The New-York Times.

VOL. XXI.....NO. 6340. NEW-YORK, MONDAY, JANUARY 15, 1872. PRICE FOUR CENTS.

THE LATEST NEWS.

Important Measure to Secure Early Specie Payment.

A Bill on the Subject to be Introduced in Congress Today.

The President to Order Coin Payments Before 1873.

Everything Rather Quiet in the City of New-Orleans.

Probability of a Congressional Investigation Being Ordered.

Trouble Apprehended Among the Hudson River Ice-Men.

SPECIE PAYMENTS.

An Important Bill to be Introduced in Congress Today—The President to be Authorized to Order Coin Payments in 1872—Text of the Bill.

Special Dispatch to the New-York Times.

WASHINGTON, Jan. 14.—The most important measure yet presented at this session will be introduced in the House to-morrow by Hon. FERNANDO CLARKE. As will be seen by its title, it is virtually a bill to provide for the resumption of specie payments. It has been very carefully prepared, and has received the sanction of many prominent bank officers in New-York and other cities. Some of its features, it will be observed, are entirely new, and its provisions, as a whole, will command careful attention. The following is the bill in full:

An act to provide a currency of coin and paper of great and uniform value throughout the United States:

SECTION 1. *Be it enacted*, That it shall be the duty of the President, at such time before the 1st day of January, 1873, as he may deem expedient, to direct, by proclamation, giving at least thirty days' notice, that the Government notes known as legal-tender notes shall be redeemed in coin at their par value when presented at the office of the Assistant Treasurer of the United States in the City of New-York, and that the same may, under the direction of the Secretary of the Treasury, be in like manner redeemed at the offices of such other Assistant Treasurers as the Secretary may deem advisable and most for the convenience of the public; Provided, that nothing herein contained shall be construed to prevent the reissue of the notes so redeemed, or the receiving and paying out of the same, from time to time, by the Government, with the full benefit of and subject to all existing provisions of law in relation to such notes.

SEC. 2. The national banks throughout the United States are hereby required to redeem their notes in the City of New-York, at par, in lawful money, and each of such banks not located in the City of New-York shall appoint a national bank in said City, subject to the approbation of the Controller of Currency, to act as its agent for the purpose of such redemption, but this provision shall in no manner relieve the said banks from their obligation to redeem their circulation at their own counters in lawful money, as now required by law.

SEC. 3. National banks shall continue to hold the amount of reserved funds prescribed by existing statutes, in addition to the coin that such banks may at any time have on hand, until the 1st day of September, 1872, after which time the requirements that banks not located in the City of New-York shall hold a specified amount as a reserve shall cease.

SEC. 4. It shall be lawful for national banks to subscribe for and hold stock in a bank to be organized under the National Banking act in the City of New-York to an amount not exceeding one per cent. of the capital stock of the bank so subscribing, and to appoint such bank its redeeming agent, with the approval of the Controller of the Currency.

SEC. 5. National banks shall be exempt from taxation on the average amount they have on deposit with their redeeming banks, such redeeming banks being required to pay taxes thereon.

SEC. 6. No coin shall be sold by the Secretary of the Treasury, or paid out for any other purpose than the payment of the interest on the public debt, and contribution to the sinking fund, when such sale or payment will reduce the coin on hand below the sum of $100,000,000, until the time which shall be fixed by the President for the redemption of the legal-tender notes: Provided, however, that this provision shall not prevent the Secretary from paying the proceeds of bonds sold for the purpose of refunding the Government debt for the redemption of an equal amount of bonds of a previous issue.

SEC. 7. Duties on imports shall continue to be paid in coin.

LOUISIANA.

No Indication of the End of the Trouble—Talk of a Congressional Investigation.

WASHINGTON, Jan. 14.—The President continues to receive numerous telegrams from New-Orleans, which, with those privately addressed to other parties, do not indicate an early termination of the political troubles. A resolution for the appointment of an investigation committee may be offered in the House of Representatives to-morrow. Some members of Congress express the opinion that a correct history of the troubles cannot be obtained, unless such committee conduct their proceedings in New-Orleans, and say even if the troubles should end before the committee could reach there, the information officially obtained would be valuable in view of future legislation. It is known that President GRANT is desirous of avoiding the declaration of martial law, and that it will not be resorted to unless from absolute necessity. He has privately said it would be proper for Congress to take the initiative in measures looking toward pacification.

Speaker Carter Proposes to Take Possession of the State-House—Gov Wadsworth Orders Out All the Militia in the City.

NEW-ORLEANS, Jan. 14.—Last night Speaker CARTER addressed a long letter to Gen. EMORY regarding the condition of affairs, in which he stated that he proposed to appoint a sufficient number of Sergeants-at-Arms to take peaceable possession of the State-house, to remove the armed force which increases the public disquiet, and to seat all the members of the House, whether opposed to him or not. He promises that no violence shall be used against any minority, nor indicriminately nor force against the Police, who are now sworn by the Governor's order, unless they resist constitutional authority. He will not, however, take such a step without having it distinctly understood that said action is not riotous, and will not be considered by the Commanding General as a conflict with the Federal authorities, and he asks Gen. EMORY whether he will by military force prevent such action by the Speaker of the House for its reinstatement in its hall. Gen. EMORY replied as follows:

HEAD-QUARTERS DEPARTMENT OF THE GULF, NEW-ORLEANS, LA., Jan. 14, 1872.

To Hon. Geo. W. Carter:

SIR: I have the honor to acknowledge the receipt of your letter of yesterday which was handed me by your messenger last night about 12 o'clock. In reply to your communication I will state that in the conflict between the Executive and the Legislature of a State, where it is difficult to decide which is right, I have to recognize throughout the necessity in the interests of a republican form of government, of not siding against a Legislature, and the propriety of my interfering in its organization in any manner. I cannot, therefore, give you the aid or advice asked. I will further state that I had decided not to bring the troops again into this city during the present controversy, when ordered to do so by the United States Government, the parties having a right to a knowledge of this decision being duly informed some hours since.

I am, very respectfully, your obedient servant, W. H. EMORY, Brevet Major-General Commanding.

Gen. EMORY addressed a similar communication to Gov. WARMOUTH, in consequence of which the Governor has ordered out the entire militia force of the city for to-morrow.

The Shooting of a Member of the Legislature—Statement of One of the Accused Persons.

From the New-Orleans Times, Jan. 10.

At about 5 o'clock last evening, while Messrs. WALTER WHITLAND, MATHEWS and HOUSTON, three members of the House of Representatives, who had left the Mechanics' Institute to dine at Victor's, were leaving the latter establishment, they were approached by Messrs. W. W. MCCULLOCK and SHADOWS MCCORMACK, two Assistant Sergeants-at-Arms appointed by Col. CARTER, and we are informed the latter attempted to arrest W. W. MATHEWS. That gentleman, it is asserted, called for the Police, and a rush was made to rescue him. A scuffle ensued, in which WALTER WHITLAND was shot and mortally wounded. The ball entered the left side, just above the hip joint, and passed out at the right side, between the sixth and seventh ribs. He was conveyed to the State-house by his friends, placed on a sofa in the Governor's office, and examined by Drs. A. W. Sherman and several other physicians. Death was almost immediately pronounced imminent, and at 6¼ o'clock he breathed his last. MCCULLOCK and MCCORMACK were arrested at the time of the occurrence, and brought to the station-house with the body.

The tragedy of course created considerable excitement, and a number of rumors as to the identity of the criminals were circulated. Col. S. W. SCOTT informs us that at the time he was near the corner of Canal and Dauphine streets, and seeing two men scuffling on the banquette, he started to run toward them. A friend stopped him, saying that they were politicians fighting among themselves, and so he had no desire to participate in a quarrel of that nature. He stepped into the entrance of the Varieties Theatre. The two men still continued to scuffle, and the man who afterward was shot, drew a pistol. The Police crossing the street seeing this, rushed up to him, and a man in police uniform, placing a pistol within six inches of his ear, fired.

While our reporter was at the State House Mr. HOUSTON, a Representative, stated: I was in company with JENKS at Victor's; we were having a private conversation together, and just at dinning time I heard a noise. I suggested the propriety of stepping outside on the gallery, where I saw Mr. MCCULLOCK come up to Mr. WHITLAND and say something to him, when WALTER turning as if to go away, MCCULLOCK drew out a pistol, and placing it close to WALTER's side, fired. WHITLAND then walked across the street, drawing himself up as if in pain, and when on the banquette, he was carried in the arms of one of his friends. Gen. HERSON stated to our reporter that WHITLAND repeatedly stated that MCCULLOCK was the man who shot him. His last words were: My God forgive me my sins.

At 11 o'clock last night our reporter saw Messrs. W. W. MCCULLOCK, ISADORE MCCORMACK and Mr. JOHN MCCORMACK in prison. Capt. ISADORE MCCORMACK said:

"Some time last evening I was standing with the crowd at the corner of Canal and Dryades streets. I there noticed that a good many of the Legislature were leaving the State House and coming over on Canal street, escorted by the police in uniform and others I believed to be policemen in citizen's dress. They crossed Canal to the corner of Burgundy-street, I following, intending, as soon as the gentlemen were at a convenient distance from their friends in the Mechanic's Institute to arrest the members of the Legislature and bring them before the bar of the House of Representatives, then sitting on Royal-street, under orders from the proper officers thereof, I being Assistant Sergeant-at-Arms. On their reaching VICTOR's restaurant I saw the advance of the police point to the Legislature, and immediately arrested Mr. DRAWAS as he was about to enter, showing him my badge as Assistant Sergeant-at-Arms, and informing him who I was and under whose authority I was acting, and under what authority I was arresting him, holding in my left hand my written authority so to do. The members of the Police interfered and rushed him into VICTOR's restaurant. On turning around I saw another gentleman, whom I took for a member of the Legislature, and telling who I was and under what authority I acted, proceeded to arrest him. I was immediately seized by several members of the Police force, but continued to hold my prisoner, continually telling him who I was, under what authority I acted and where I proposed taking him as my prisoner, calling at the same time, upon the citizens to aid me as a posse *comitatus* in retaining my prisoner in the meantime. The Police rescued, held me, and assisted by other Police, who were crying, 'take him to the Mechanics' Institute.' My right hand, which was in my coat pocket, was jerked out, and my pistol with it, which, in a short time, during the struggle that ensued, was seized by the gentleman whom I had arrested, and who, I afterwards recovered, some days, I believed to be Mr. WHITLAND. He raised the pistol in his right hand as though endeavoring to assault me with it. At this time we had moved from the banquette into the street, just beyond the gutter, several men with drawn pistols jumping around us seriously crying, 'don't fire!' at me. During this melee, in which I had been forced to let go my prisoner, he appeared to have been shot by some of these men. I noticed one policeman armed with what appeared to be a Winchester rifle. On my turning around he held his piece at a charge as if he would fire. I was then forcibly carried off to the Mechanics' Institute, protesting all the while that I was an officer in the House of Representatives in the discharge of my duty, and continually calling upon the citizens to assist me. In justice to the Police, I would state that after being taken in the cordon of Police which extended across Dryades-street, that I then surrendered myself as their prisoner, and they treated me as a gentleman, and prevented my being injured, and protected me from the fury of the crowd."

THE WEATHER.

Synopsis and Probabilities.

WASHINGTON, Jan. 14—7 P. M.—The barometer has risen since Saturday evening over every where east of the Mississippi. The brisk north-west winds on the lower lakes have abated there, and now prevail from North Carolina to New-Jersey. Cloudy weather, with occasional light snow has been reported from Kentucky and Virginia to the lower lakes, but is now clearing away. The temperature has fallen since Saturday everywhere east of Michigan and the Lower Mississippi. Clear weather has prevailed in the Southern and Gulf States, and at the Rocky Mountain stations. Threatening weather, with falling barometer, is now reported from Iowa to Lake Superior. The rivers have risen at Cincinnati and Vicksburg, and fallen somewhat at Louisville, Cairo and Nashville.

PROBABILITIES.

The area of highest barometer will probably, on Monday, extend from Louisiana to Georgia, with clear weather in the Southern and Gulf States; cold, north-west winds in the Middle and Eastern States; clear during the night, followed by clear and warmer weather on Monday, and south-east winds, with cloudy weather, Monday night. An area of low barometer extend south-eastward to Indiana and the lower lakes, with warmer, cloudy weather and rain or snow Monday afternoon; warm, southerly winds rain or snow prevail north of Michigan and Iowa.

Dangerous winds are not anticipated for the Atlantic and Gulf coasts.

THE COLD SNAP IN THE CITY.

Very early yesterday the mercury was above the freezing point. A light fall of snow, from 7½ to 9 o'clock, was followed by a bright, cold freezing wintry day, together with a temperature in the evening which made ice thick and fast. The following were the rapid changes of the quicksilver, also the record of the barometer: At 12½ A. M., 32°; 12 A. M., 30°; 3 P. M., 34°; 6½ P. M., 16°. Barometer, 30.05, 30.08, 30.12. Last year, 7 A. M., 30°; 3 P. M., 50°; 11 P. M., 46°.

The Terrible Cholera in Ohio—Another Victim of Death.

CLEVELAND, Jan. 14.—Mrs. MARTIN, wife of the man who died a few days ago from strychnine poisoning, also died from the same disease. The boy, aged six years, is in a critical condition, and the girl, aged four years, it is believed will recover. The case creates great interest among medical men, and a large number of physicians and scientific men have visited the sick family.

The Economic Strike—Trouble Anticipated.

POUGHKEEPSIE, N. Y., Jan. 14.—The strike of the ice gatherers continues. It is confined to Ostrander, with the Knickerbocker Company. The laborers in all other places are awaiting the result. They say it will regulate the scale of prices for the Winter. The Knickerbocker Company have erected a large frame building at Ostrander for boarding and lodging workmen from New-York. The strikers loudly give notice that any man who comes to work for less than $2 per day shall be driven away. Trouble is anticipated.

WASHINGTON NEWS.

The Civil Service Question—Mr. Upson's Resolution—Senator Sumner's Speech on Civil Rights—The Land Grant System.

Special Dispatch to the New-York Times.

WASHINGTON, Jan. 14.—Mr. UPSON, of Ohio, who offered in the House, a short time ago, a resolution designed to effect a distribution of the civil offices of the Government among the different States of the Union according to their relative population, has written a letter to Mr. CURTIS explaining his views upon the question involved in the resolution, and giving his reasons for offering it. Mr. UPSON is not hostile to the civil service scheme, in itself, but thinks any system would be vicious which would have a tendency to give the District of Columbia, and the States near it, an advantage over States further away in securing Government positions. Mr. CURTIS replied to Mr. UPSON's letter, in substance, that the subject of his resolution was one of the first which the Commission discussed. The force of the proposition had been felt by it, and it was designed when the new rules were carried into complete effect to distribute the Department positions more equitably, with regard to the different portions of the country, than had ever been done before.

MAIL CONTRACTS.

The Attorney-General has decided that under the provisions of the fourteenth section of the law approved March 3, 1845, the Postmaster-General has authority, when in his judgment the interests of the Government require it, to let the mail contracts on river steam-boat routes without previous advertisement, the amount of the contracts in each case, however, to be no greater than the average of the last contracts for the same service. Under this interpretation of the law, concerning the correctness of which no doubt has been expressed, those river routes which were not let in the last annual letings, on account of the fictitious bids, the Postmaster-General will immediately endeavor to contract for, and, as in most instances there is a lively competition for them, it is quite likely he will be able to make permanent contracts on advantageous terms.

THE INDIAN QUESTION.

The peace and religious aspects of the Indian question were considered in a public meeting at the Congregational Church to-night, under the auspices of the Young Men's Christian Association. Rev. Dr. BARRIS presided, and addresses were made by Secretary DELANO and Messrs. BRUNNOT, STUART and FARWELL of the Peace Commission. A large audience was present, including the President and Vice-President, and many other prominent citizens.

MR. SUMNER'S SPEECH.

Mr. SUMNER will make his speech to-morrow on his Supplementary Civil-Rights bill. He has prepared himself with great care, and an unusually elaborate effort may be expected.

THE LAND GRANT SYSTEM.

Early in the month of March, of last year, the House passed a resolution calling upon the Secretary of the Interior to furnish a statement of all grants of land made to railroad corporations, or to States for railroad purposes. It has required a great deal of labor to compile the facts as required by the broad language of the resolution, but Commissioner DRUMMOND, of the Land Office, has finally presented it in the most complete and comprehensive manner. His report to the Secretary of the Interior will be a complete legal and statistical history of the entire land grant business. It gives the date of the passage of every grant, and to what corporation or State granted. As a consequence, some very curious facts are developed. It is shown that the land grant project originated in Illinois under STEPHEN A. DOUGLAS, in 1852. In a grant of two and a half millions of acres to the Illinois Central Railroad. The idea was adopted by the Southern States, and Mississippi, Alabama and Florida followed it up rapidly. The North-western and Western States did not take it up until about 1862, since which time their progress has been very rapid. But the curious fact is also shown that the amount of land granted as subsidies under Democratic Administrations is considerably greater than that granted under Republican Administrations, and that while the former grants are almost entirely to States or to short lines of railroad, the latter grants are mainly to the lines which are or will become the great national thoroughfares across the continent. The following table shows the amount granted in each State:

Illinois	2,595,053	Iowa	1,238,727
Mississippi	2,602,560	Michigan	1,551,371
Alabama	2,595,053	Wisconsin	1,776,928
Florida	3,285,114	Minnesota	3,752,009
Louisiana	3,268,774	Nebraska	2,300,000
Arkansas	4,564,271	California	1,230,000
Missouri	2,595,053	Oregon	2,560,000
		Total States	37,555,130
To Pacific Railroads			14,272,146
		Total	51,827,276
Lapsed or reverted to Government			3,740,194
Net total			47,087,082

TARIFF REFORM.

The tariff reformers intend to continue presenting their petitions for tariff reform throughout the session, for another installment will be offered in the Senate to-morrow, including one, over twenty feet long, from Rochester, N. Y., headed by Judge HENRY R. SELDEN. In all these are 120 petitions, and the number of signers is about 12,000.

The Prisoner Stokes.

EDWARD S. STOKES still maintains the same calm demeanor, and speaks more confidently than ever of being able to make a successful defense. Yesterday was a solitary one for him, for beyond the chaplain, no one is allowed to visit the prisoners on Sunday. As stated in yesterday's TIMES, the prisoner has not yet been indicted, although it is more than probable that he will be today. The District-Attorney has already prepared the document which is to be presented to the Grand Jury. It contains seven counts, which are variously worded as follows:

CITY AND COUNTY OF NEW-YORK, ss.—The jurors of the people of the State of New-York, in and for the body of the City and County of New-York, upon their oath, present that EDWARD S. STOKES, late of the Fifteenth Ward of the City of New-York, in the County of New-York, aforesaid, on the 1st day of January, in the year of our Lord 1872, at the City and County aforesaid, with force and arms, in and upon JAMES FISK, Jr., in the peace of God and of the said State then and there being, willfully, maliciously, and of his malice aforethought, did make an assault, and did shoot at the said JAMES FISK, Jr., with a certain pistol then and there charged and loaded with gunpowder and two leaden bullets, which said pistol the said STOKES then and there in his right hand had and held, and with the said pistol so discharged and fired as aforesaid, the said STOKES then and there did wounded, bruised and ill-treated the said JAMES FISK, Jr., with intent to kill him, the said JAMES FISK, Jr., then and there being alive, and the said STOKES then and there feloniously, willfully, and of his malice aforethought, did shoot at the said JAMES FISK, Jr., with the said pistol so charged and fired as aforesaid, with intent to kill and murder the said JAMES FISK, Jr., and that the said STOKES, in company with the persons unknown aforesaid, and of the aforesaid, then and there, by force of the gunpowder aforesaid, then and there fired and discharged as aforesaid, the said pistol, and the said leaden bullets, then and there in the said pistol being, with force and arms, in and upon the said JAMES FISK, Jr., in the said City and County of New-York, then and there being, willfully, maliciously, and of his malice aforethought, did shoot and wound the said JAMES FISK, Jr., in the left side, just above the hip joint, and passed out at the right side, between the sixth and seventh ribs, of the said JAMES FISK, Jr., with intent to kill and murder the said JAMES FISK, Jr., and that the said STOKES, in company with the persons unknown aforesaid, and of the aforesaid, then and there, by force of the gunpowder aforesaid, then and there fired and discharged as aforesaid, the said pistol, and the said leaden bullets, then and there in the said pistol being, with force and arms, in and upon the said JAMES FISK, Jr., in the said City and County of New-York, then and there being, willfully, maliciously, and of his malice aforethought, did shoot and wound the said JAMES FISK, Jr., in the said left side of the said JAMES FISK, Jr., and the said right side of the said JAMES FISK, Jr., with intent to kill and murder the said JAMES FISK, Jr., and that the said STOKES, in company with the persons unknown aforesaid, and of the aforesaid, then and there, by force of the gunpowder aforesaid, then and there fired and discharged as aforesaid, the said pistol, and the said leaden bullets, then and there in the said pistol being, with force and arms, in and upon the said JAMES FISK, Jr., in the said City and County of New-York, then and there being, willfully, maliciously, and of his malice aforethought, did shoot and wound the said JAMES FISK, Jr., in the said left side of the said JAMES FISK, Jr., and the said right side of the said JAMES FISK, Jr., with intent to kill and murder the said JAMES FISK, Jr., and the said JAMES FISK, Jr., then and there being alive, and the said STOKES then and there feloniously, willfully, and of his malice aforethought, did shoot at the said JAMES FISK, Jr., with the said pistol so charged and fired as aforesaid,

NEW PUBLICATIONS.

Travels in Patagonia.

AT HOME WITH THE PATAGONIANS: A Year's Wanderings over Untrodden Ground from the Straits of Magellan to the Rio Negro. By GEORGE CHAWORTH MUSTERS, R.N. With maps and illustrations. London: JOHN MURRAY. New-York: SCRIBNER, WELFORD & CO.

It seems almost inexplicable that Patagonia should so long have remained virtually an unknown land. From the time when MAGELLAN, three centuries and a half ago, took back to Europe the stories of the men of incredible stature and of "large feet" (Patagonde, from which nickname the country took the appellation of Patagonia) whom he saw at Port Julian—the additions to the literature of travel in that region have been so few and insignificant as to only serve the purpose of provoking curiosity, which it is strange there have not been explorers sufficiently adventurous to fully satisfy. PIGAFETTA's meagre narrative, which suggested the line in the "Tempest," "He could command my dam's god, Setebos," diffused in England the first knowledge of Patagonia. No Englishman visited the country, however, until 1578, when Sir FRANCIS DRAKE touched at Port St. Julian and one or two other points on the coast. Three years afterward SARMIENTO went out from Spain with a fleet of twenty-three vessels carrying 2,500 men, to found new colonies in the Straits of Magellan. Four hundred men and thirty women, with eight months' provisions, were left there, but SARMIENTO's ship, while on its homeward voyage, was captured by the English and the unfortunate colonists were left to their fate. The visits of CAVENDISH, of VAN NOORT and SCHOUTEN, and of BYRON and WALLIS, in the Eighteenth century, added but little to the general knowledge of the country. The Jesuit Father FALKNER, in 1774, published a very interesting account of the Patagonians, partly derived from personal observation, partly from the statements of others, and this, with the narrative of the interesting explorations by FITZROY and DARWIN, who ascended the Santa Cruz River for nearly 200 miles, substantially comprise all our reliable knowledge regarding the interior of Patagonia. It was thought when M. GUINNARD's thrilling narrative of *Three Years' Slavery Among the Patagonians* was first published, that the hardships which he had endured had found a partial compensation in the information he had acquired from his enforced residence among this little known people, but Capt. MUSTERS shows clearly that M. GUINNARD did not once pass south of the Rio Negro River, and that his experiences were entirely limited to the districts occupied by the Pampas Indians. Capt. MUSTERS' work, therefore, is not only the latest and most trustworthy, but by far the fullest and most satisfactory contribution yet made to the description of this remote region.

Capt. MUSTERS, it seems, landed in 1869 at a Chilian settlement in the Straits of Magellan, and then made his way to the Santa Cruz River, where there was a depot for trading with the Tehuelches. He passed the Winter here, improving his time by making acquaintances among the Tehuelche chiefs, who visited the post, and he did this to such good purpose that in the Summer he secured admission to their camp as a favorite guest. For his success in achieving this result, Capt. MUSTERS frankly accords the honor to a Mr. CLARKE, a native of Salem, Mass., who had himself three months' traveling and hunting in company with the Tehuelches. The party of which Capt. MUSTERS was so fortunate as to become a member, skirted along the eastern side of the Cordilleras until it reached the frontiers of the Araucanian tribes, thence it struck due east across the country, passing the Valchitas River and mountains, finally emerging on the Atlantic coast at Patagones or Carmen, an Argentine settlement. The districts which were traversed, and a glance at the map, will show that the journey was by far the most comprehensive and extensive ever accomplished by any single traveler in this region, abounding in the guanaco and ostrich. The chase after them afforded ample opportunity for exciting but not very dangerous sport. The meat of the guanaco, Capt. MUSTERS describes as excellent. They are not much killed, unless a long stay in a place is intended, or an Indian feels a desire for blood, or ostrich, which are always eaten in preference, are scarce. When killed the haunches of the guanaco are cut into thin slices, and after a little salt has been sprinkled over it, it is dried in the sun thoroughly, after which it is roasted in the ashes, pounded between two stones, and mixed with ostrich or other grease. After this preparation it is largely used by those who are going on long journeys.

A general description of a single hunt will give a sufficient idea of the daily routine through which the party, of which Capt. MUSTERS was a member, passed. The cacique, who has the ordering of the marching and hunting, comes out of his toldo or tent at daylight, sometimes even earlier, delivers with great emphasis an oration describing the order of march and the programme of the day's operations in general. He exhorts the young men to activity, and usually enforces his admonitions by a boastful relation of his own deeds of prowess in his younger days. Sometimes a slim breakfast is hastily prepared by the women of the party, but oftener the men do not eat until the day's hunt has supplied fresh meat. The oration finished—and generally those to whom it is addressed pay but slight attention to it—the young men and boys lazo and saddle the horses, the babies are stowed away in the wicker cradles, the small breakers are filled with water, the women mount by means of a sling around the horses' necks, and sit astride of their bolster saddles; their babies and pet dogs are hoisted up, the baggage horses are taken in lead, and the caravan starts off in single file. The men, who generally wait until all is ready, drive the spare horses for a short distance, then hand them over to the care of the women, while they retire to a neighboring bush, kindle a fire, light their pipes, and the hunt commences after the following manner: Two men start off and ride at a gallop round a certain area of country, varying according to the number of the party, lighting fires at intervals to mark their track. After a short interval, two others are dispatched, and so on, until only a few are left with the cacique. These spread themselves out into a crescent, closing in and narrowing the circle on a point where those who first started have by that time arrived. This crescent rests on a base line formed by the slowly-proceeding caravan of women, children and baggage horses. The ostrich and guanaco run from the advancing party, but are checked by the pointsmen, and when the circle is well closed in are attacked with the bolas, two men frequently chasing the same animal from different sides. The dogs also assist in the chase, but the Indians do not rely on them to any great extent. Occasionally pumas are caught in the circle, and are quickly disposed of by a blow on the head from a ball.

The Indian law for dividing the game is very simple and entirely equitable. The man whose ball kills the ostrich looses it for his companion in the chase to take charge of, and at the close of the day's hunt it is divided; the feathers and body from the head to the breastbone, and one leg belonging to the captor, the rest to the assistant. If a guanaco is killed, the successful marksman takes the best half in the same manner. The Tehuelches generally cut out the fat over the eye, and the gristly fat between the thigh-joints, which they eat with great gusto. The back part of the ostrich, which is nearly all fat, is reserved as a tid-bit for the women and children, and the fat of the breast is divided among the party at the fireside, the owner, in all cases, reserving none or a very small piece for himself, as the others who are cooking at the same fire are sure to give him plenty. The cacique generally receives the largest share, or if he is not present, the friend of the owner. The wing feathers are carefully taken to the tents and preserved for future trade. The ostrich is most thoroughly eaten; the gizzard, which is large enough to fill both hands, being carefully cooked by roasting after a hot stone has been inserted. The eyes, too, are cooked, and the tribe devoured; but when the birds are this they are simply skinned, and the carcass left to the pumas. After the meal following the hunt is finished, a pipe is handed round, saddles are re-adjusted, the game fastened on them, and the party adjourn to the *toldos* or tent, which the women have by this time pitched and arranged.

Statements regarding the extraordinary stature of the Patagonians have been made so uniformly by those who have visited the country, that they are generally regarded as a nation of giants. PIGAFETTA vaguely asserts that "the least were taller than the tallest men in Castile." DRAKE reported that they were "not taller than some Englishmen;" ENTVEST was a little more definite, and described them as "fifteen or sixteen spans high;" VAN NOORT spoke of them as a nation of tall stature; SCHOUTEN asserted that skeletons of men ten or eleven feet tall had been found in parts of the country; FALKNER and BYRON both allude to chiefs whom they had seen who exceeded seven feet; WALLIS measured some of the tallest and found one to be six feet seven inches, several six feet five inches, and the average between five feet ten inches and six feet; VIEDMA speaks of them as generally six feet high; DOBRIZHOFFER never found any over five feet eleven inches; FITZROY and DARWIN affirm that they are on an average six feet, and taller than any other people, and CUNNINGHAM says that they are rarely less than five feet eleven inches in height, while one whom he measured was six feet ten inches. Capt. MUSTERS fully confirms this general testimony to the fact that the Patagonians are above the general stature. Mr. CLARKE measured two who were six feet four inches, and the member of the party to which the Captain himself belonged exceeded five feet ten inches. The extraordinary muscular development of the arms and chest is in all particularly striking, and as a rule they are well proportioned throughout. Capt. MUSTERS insists particularly on this point, as other travelers have asserted that the Patagonians develop their legs at the expense of their arms. They are, however, great walkers, in proof of which one instance is cited, when two of the men walked a distance of forty miles in twelve hours without food, and yet showed no signs of exhaustion. Their powers of abstaining from food are really wonderful. Even when traveling, it is not unusual for them to go two and even three days without a mouthful of anything but wild fruit.

In expression their faces are usually bright and good-humored, and their ever ready laughter displays unusually good teeth, which they keep white and clean by chewing "maki," a gum which exudes from the incense-bush, and is carefully gathered by the women and children. It has rather a pleasant taste, and is a most excellent dentifrice. Their eyes are bright and intelligent, and their noses are, as a rule, aquiline and well-formed, and devoid of the breadth of nostril usual in savage tribes. The peculiar prominence over the eyebrows noted by many travelers is confirmed by Capt. MUSTERS. Obvious reasons deterred the Captain from exploring the thick, matted hair of the Patagonian, to get at the exact shape of their skulls, but he was daring enough to exchange hats with them now and then, and without finding misfits so marked as to be noticeable. Their scanty natural growth of beard, mustaches, or even of eyebrows, is carefully eradicated by means of a pair of silver tweezers. They take great pride in the thick, flowing masses of long hair which cover their heads, making their wives or other female relatives brush it out at least once a day. It very seldom turns gray, perhaps because of the care they take of it, and Capt. MUSTERS only notes one instance of white hair, and that on the head of a very old man. The hair of the women scarcely equals that of the men in length, and it is worn in two plaited tails, which are now and then lengthened by the devices prevalent in civilized countries. The complexion of the natives when the paint is washed from their faces is of a reddish brown, and the women are frequently quite good looking, displaying healthy, ruddy cheeks. The females are generally modest in behavior, but as skilled in flirtation as if they had been educated in more civilized society. The dress of the men consists of an under-garment around the loins, made of a poncho, a piece of cloth, or a guanaco mantle. This article of dress is regarded as indispensable, since the sense of decency among all classes is very strong. All other garments are supplied by the capacious and warm skin mantle, worn with the fur inside and the painted skin outside; but this is often dispensed with in the chase, and, if worn at all when riding, is secured by a belt, which, however, is taken off in camp, so as to allow the garment to be worn loose, something after the style of the meleodramatic assassin's cloak. Their petro boots are made from the skin of a horse's back, or from the leg of a large puma, drawn up on the knee and fastened round the foot, in order to fit it to the limb. The boot, however, is not at all fitted for walking, and has to be supplemented by a hide overshoe, not very neatly made, and which leaves the large prints which has, perhaps, done something to secure the Patagonians the reputation of being large-footed.

The women's dress consists of a mantle similar to that worn by the men, but secured at the throat by a large silver pin, with a broad disc or nail on them, according to the circumstances of the wearer, and under this is a loose calico or stuff sacque extending from the shoulders to the ankle. When traveling the mantle is secured at the waist by a broad belt ornamented with blue beads and silver or brass studs. They wear boots like those of the men, except that the hair is left on the hide. The children are dressed in small mantles, but are more frequently allowed to run about naked until six or eight years old. Their little boots are made from the skin taken from the fore leg of the guanaco, softened in the sand, but they prefer to run barefoot. Both women and children are very fond of ornaments, and reduce to them to the extent of their means. All have considerable regard for personal cleanliness. As a general rule they bathe themselves regularly every morning, clean their tents and utensils carefully, and, after their daily hair-brushing, are very particular to burn all hairs that may be brushed out, and also to throw in the fire all parings from their nails, as they believe that spells may be wrought by evil-intentioned persons who may obtain any remnant of either. Notwithstanding all these precautions they are infested with vermin, probably in consequence of their mode of life.

The arms of the Tehuelches consist of gun or revolver, sword or dagger, a long heavy lance, and only by dismounted Indians, and altogether different from the light lance of Araucanian and Pampe horsemen, and the *sola perdida*, or single ball, so called because when once thrown it is not picked up again. The warriors still occasionally use chamois suits and hide surcoats, studded with silver, but the diffusion of fire-arms has almost done away with these.

The most important part of the occupation of the women is the making up of skin mantles. The skins for these mantles are first dried in the sun, then scraped with flint, agate or aladine. They are then smeared over with grease and liver kneaded into pulp, after which they are softened in the hand until quite pliable, when they are placed on the ground and cut with a small, very sharp knife into pieces dovetailed into one another so as to secure strength of seam. These pieces are parcelled out among women who are also given a corresponding quantity of needle and thread consisting of bodkins formed out of sharpened nails and dried sinews from the back of the adult guanaco. These mantles are painted with great care, the ground being red and black, blue and yellow being used for the ornamental spots and lines. The women work and sew with great energy and rapidity. When a man is married, his wife or wives, assisted by their friends, manufacture his mantles, but bachelors are reduced to the necessity of giving out their skins to some fair lady who pretends to work on half profits, always taking good care that her half share is the largest.

These Indians, according to Capt. MUSTERS' testimony, are far from being gluttons. They do not eat at stated intervals, but only when they become hungry, and then not voraciously. The men smoke very generally, the women occasionally. Card-playing, gambling with dice made by themselves into mathematical exactness from bones, ball-playing and horse-racing are their chief amusements.

The men are allowed to have as many wives as they please, but in general they have only one, or at the most two. The girls from the age of nine or ten are prepared for domestic duties by being obliged to assist in household duties or manufactures. They reach the age of puberty at sixteen, but often remain spinsters for several years. Marriages are always those of inclination, and if the damsel does not like the suitor for her hand her parents never force her to comply with their wishes.

The religion of the Tehuelches is distinguished from that of the Pampas and Araucanians by an absence of any trace of sun-worship, although the new moon is saluted, the respectful gesture being accompanied by low muttered words. They believe in a great and good Spirit, who, according to tradition, created the Indians and animals and dispersed them from "Gods-hill," but Capt. MUSTERS is inclined to believe that this may have been a belief peculiar to the individual from whom he had the story, and who, he was half inclined to believe, might have mixed up some of his own imaginings with stories derived from missionaries. They have no idols or objects of worship, nor, so far as Capt. MUSTERS' observation extended, do they observe any periodical religious festival on which either the good or evil Spirit is adored. The belief which prompts all their religious acts is that in the existence of many active and malicious evil spirits or demons, of whom the principal one is always on the watch to cause mischief. To propitiate or drive away this spirit, known as the Gualichu, is the function of the wizard, or doctor, or medicine-man, who combines the medical and magical arts, though not possessed of an exclusive faculty for either.

Capt. MUSTERS gives the Tehuelches a much better name as regards their character and disposition than others have done. He says they are kindly, good-tempered, impulsive children of nature, taking great likes or dislikes, becoming firm friends or equally confirmed enemies. They are very naturally suspicious of strangers, but especially those of Spanish origin, or, as they term them, Cristianos. Capt. MUSTERS found them honest as regards each other, but not so scrupulous about respecting the rights of those belonging to different parties from their own. To those who may wish to prosecute explorations in Patagonia Capt. MUSTERS gives this very sensible advice: "Never show distrust of the Indians; be as free with your goods and your chattels as they are to each other. Don't ever want anything done for you; always catch and saddle your own horse. Don't give yourself airs of superiority, as they don't understand it—unless you can prove yourself better in some distinct way. Always be first, as you are not likely to be encumbered by a wife or gear, in crossing rivers, or other difficulties; they will learn by degrees to respect you; in a word, as you treat them so they will treat you."

Very many other curious and most interesting points which might be noted regarding this curious people can be gleaned from Capt. MUSTERS' very interesting work, but enough has already been given to make apparent the novelty and value of this unique contribution to the literature of travel. In conclusion, we need only say that Capt. MUSTERS made his journey none too soon to secure a reliable record of the peculiarities which distinguish the Patagonians, for the pure Tehuelches, both Northern and Southern, do not now exceed 1,000 men, women and children, and the population is steadily and rapidly decreasing through the ravages of disease and of liquor, which the traders bring into the settlements.

Services at the Church of the Messiah. Rev. ROBERT LAIRD COLLIER, of Chicago, preached yesterday morning at the Church of the Messiah, corner of Park-avenue and Sixty-fourth street, from the text, "I have raised up my sons, O Zion, against thy sons, O Greece."—Zechariah, ix., 13. The services, though fairly attended, did not favorably contrast in numbers with the immense gatherings at the Church of the Messiah during Rev. Mr. HAYNES's pastorate there. The sermon was devoted to a comparison of Jewish and Grecian forms of religion, the deduction being that at the fountain the teachings of Jesus and Plato were not dissimilar, but that religion and education came to hand in hand. Rev. A. D. MATOY, of Cincinnati, occupied the pulpit at the evening service.

ERIE COAL REGIONS.

Further Details of the Suspension—Origin of the Movement Among the Miners—Interesting Details of the Recent Movements.

From Our Own Correspondent.

SCRANTON, Saturday, Jan. 1, 1872.

All doubts of a suspension in the anthracite coal fields during the present year are dispelled. The consumers of coal, both rich and poor can purchase this necessary commodity at cheaper rates than ever before. The organization known as the W. B. A., so long a terror to monopolists, is, at last, defunct, at least so far as Luzerne County is concerned. The knives have been sunk in the Wyoming Valley, can now, with comparative ease, supply the demand of consumers in every direction. Schuylkill County, however, claims its share in supplying the market, and the consequence is, a bitter hatred existing between the operators of Luzerne and Schuylkill Counties. The Workingmen's Benevolent Association has never been considered a source of genuine protection to the miners of the three large Companies, Schuylkill, Cambon, Columbian and Northumberland miners, from selfish motives, dragged their brethren in this valley into the organization, and succeeded in keeping them within bounds for five years. The sudden collapse of the "Union" is a subject commented upon in all quarters. The origin of the disruption was religious. The Welsh people everywhere are Protestants; the Irish miners, on the other hand, are nearly all zealous Catholics. Both nations have from time immemorial been arrayed against each other on these grounds. No one would have dreamt, however, that the religious antagonism existing among the miners would have caused the death of the Working man's Benevolent Association. The man elected as President of the organization, JAMES KEALY, of Centralia, Columbia County, is a Catholic. He allowed his religious opinions to find utterance when it would have been wise on his part to be silent. The consequence is, that he is hated and despised by the majority of the miners. Indeed during the last suspension, receiving quite an ovation in this city last May, he recently failed to draw a decent-sized audience to hear him speak at Wilkesbarre two weeks ago. He then went home, called the General Council together, when even the delegates from his own section of the coal-field refused to attend. The Protestant miners claiming that the W. B. A. was a secret organization, KEALY thinking himself clothed with arbitrary power, dismissed JOHNSON from the editorial chair of the miners' organ, but the stockholders immediately reinstalled that gentleman in his position. KEALY, thus thwarted, writes a lengthy letter for publication, giving his reasons for JOHNSON's removal, and bitterly denouncing all secret societies. The letter was forwarded to Mr. JOHNSON, with orders for its publication; but the latter refused to comply, when KEALY sent the article to the *Miner's Journal*, in Pottsville, a paper bitterly opposed to the W. B. A. From that hour KEALY's influence in the organization was lost, and he must retire from the Presidency in disgrace.

The Irish miners, reconciled by their religious teachers, will have nothing more to do with the *Anthracite Monitor*—so that paper cannot possibly exist much longer.

Work in every colliery in this valley will be resumed on Monday. The miners at Wilkesbarre have acquiesced in the ten per cent. reduction, the Company agreeing to sell powder and oil at cheaper rates. Coal will be produced from that quarter for six months at least, without any fears of another suspension. The miners of the three large Companies are satisfied to work at present rates, and will not ask for more, nor do they expect any reduction on the part of the operators.

Schuylkill County operators having lost their hold on the miners of Luzerne, must shortly suspend working their collieries, for coal will be sold at such a low figure in a month or two that it will be impossible for the small "operators" to forward their coal to market. The three large coal companies of this region carry their coal to market over their own roads, and are thereby enabled to sell at a lower figure. There is every indication at present of peace and plenty in this section of the coal fields.

The Pleasant Valley collieries, the Enterprise colliery, and the Wyoming Coal and Transportation Company's Bowkley colliery, known as the collieries and company heretofore owned and managed by J. H. SWOYER, Esq., have been sold to and merged in a new company, to be styled the "Hillside Coal and Iron Company," with a capital of $1,500,000. E. R. W.

A CHAPTER IN ERIE.

Stoppage of Travel on the Delaware River—How the Erie Railway Evades its Obligations—How the Pennsylvania Legislature was Corrupted.

From Our Own Correspondent.

MILFORD, Penn., Wednesday, Jan. 10, 1872.

This place depends, in a measure, upon Port Jervis, eight miles above, for supplies, and also on a market. All communication with that place is, and has been for two years, only had by means of a rope ferry from the village of Matamoras, on the Pennsylvania side of the Delaware, except by a roundabout and rough road through New-Jersey. The ferry communication is now entirely cut off by the closing of the river for the second time this year. Until today, passengers by the mail stage have been taken across the river by means of a small canoe, a passage being cut through the ice by a man in the bow as the boat is propelled by the oarsmen. Today, when the coach arrived at Matamoras heavily loaded with passengers for the trains to New-York from Port Jervis, it was found that even crossing with the small boat was out of the question. It was then necessary to go three miles further up the river to the foot of Saw-mill Rift, where the passengers were carried across, at great peril, to the New-York side, when a walk of three miles down again was necessary to reach the depot. Some of these were ladies with children. The distance across the river is about one hundred yards. The blockade will be attended with serious loss, and if it continues long, with great suffering to the residents of Matamoras.

Now it will hardly be believed that the "great Erie Railway Company," as at present organized, is responsible for this state of affairs, but such is the fact. That spirit of niggardly economy where the good of the public is concerned, and that determination to get the best of everybody, no matter by what means, which have always characterized the present management, have for two years seriously impaired the business relations of this community, and constantly jeopardized the lives of travelers and citizens. The management has persistently refused to carry out an obligation which the New-York and Erie Railroad Company made with the State of Pennsylvania twenty-five years ago, and by which its guarded one of its greatest privileges for a comparatively small return. The case has the following interesting history:

The engineers who commenced the Erie Railway found the greatest obstacles in their way in the rocky border of Pike County, Pennsylvania, and the Delaware River, above Port Jervis. They tried to evade these rocks by surveying a route into Sullivan County, New-York, and on that side of the river, but it was found impracticable. So it was decided to throw the route of the road into Pennsylvania. The Pennsylvania State Legislature agreed, in 1828, to give the Company entrance into the State, provided it would construct the bridge at Matamoras for wagon as well as railroad purposes, and maintain the same forever. The Company agreed to the proposal, but to convey of the route along the river from Matamoras Gap required in the channel then to remove the rocks that overhang the river for three miles, and wherever a road bed should involve an outlay of millions of dollars, and a delay of two or three years, for in those early days of railroad building there did not exist the scientific implements and appliances of the advanced age, by which also cutting of a mountain or rock is the work of few months. The Company, not being prepared to make the cut, [illegible] delay, again [illegible] the Legislature for the privilege of locating the road three miles above Matamoras, at Saw-Mill Rift. The Company agreed to construct a railroad and wagon bridge at Matamoras, "and maintain the same forever," the same as if it were for their own use and behoof. The petition was granted, and the New-York and Erie Railroad Company received the greatest privilege it enjoys for an amount not exceeding one hundred thousand dollars, effecting a saving to it of millions of dollars, and allowing the completion of the great thoroughfare, at least two years sooner than could otherwise have been done. At the same time the bridge was the property of the Company, was a toll-bridge, and yielded a revenue double the amount required to keep it in repair. From the day it was constructed, under all the changes in the administration of the Company's affairs, the obligation with Pennsylvania was kept to the letter. When the present management became supreme the necessary repairs were neglected until the bridge became so dilapidated that in March, 1870, it was blown down. Urgent appeals made to the magnates of Erie to have the bridge reconstructed evoked nothing. Promises and promises only were obtained. Finally, tired of the long delay, a mass meeting of the citizens of Pike County was held at Milford, and a committee appointed to confer with the Erie managers, and refer them to the act of the Pennsylvania Legislature of 1828, which provides that the property of the Erie Railroad Company in Pike County shall be exempt from taxation "as far as the Company maintains a wagon and railroad bridge at Matamoras." The managers referred the committee to an act of the Pennsylvania Legislature of 1870, incorporating the "Lamonte Mining and Railroad Company," to which the Erie Railway Company had sold all its "rights of way, bridge fixtures, franchises and appurtenances in the County of Pike!" This bill cost $15,000, but to whom the money was paid is not definitely known, although there are very strong suspicions hereabout as to what became of some of it. It was also revealed that the Lamonte Mining Company and the Erie Railway Ring were one and the same.

Hon. WM. H. DIMMICK, then the representative of Pike County, in the Legislature, declared at a public indignation meeting in Milford, that he had been offered $15,000 by an agent of the Erie Railway ring at Harrisburg, to get such a bill through the Legislature. The Lamonte Mining Company now stood in the breach, and offered to erect a bridge, provided the citizens of Pike County would take most of the stock, and pay the Company for it. This was indignantly refused, and finally measures were taken to have a writ of *scire facias* issued out of the Attorney-General's office of Pennsylvania, summoning the Erie Railway Company to appear before the Supreme Court of that State, to show cause why its right of entrance in the State should not be forfeited. This move was made by energetic and responsible men, and the Erie Ring, for once in its existence, became alarmed. Before action was taken in the matter, a compromise was effected, by which the Lamonte Mining Company ceased to exist, and a new company was formed, under charters from the States of New-York and Pennsylvania, entitled the Barrett Bridge Company. This was organized and preparations made for constructing a wire suspension bridge across the Delaware about half a mile below the site of the original bridge. Work on this has dragged slowly along. It was to have been completed by the first of this month, which was one provision that caused the movement on the part of the State of Pennsylvania against the Erie to cease. It is about half done, and the people are at the mercy of the elements.

WISCONSIN.

Gov. Washburne's Message—Importance and Condition of the Railroads.

Copies of the message of Gov. CADWALLADER C. WASHBURNE to the Wisconsin Legislature have been received. He represents the general condition of State affairs as very satisfactory. The most important part of the message is that devoted to the railroads of Wisconsin, as they have been the means of more rapidly developing the material interests of this State.

The completion of the Western Wisconsin Railroad to Hudson has opened out a region of country greatly in need of such a line of communication, and the large and increasing business that it is transacting shows that its construction was not in advance of the business by which it is to be sustained. The Milwaukee, which has built and placed in operation sixty-six miles this season from Menasha to Stevens Point, is rapidly pushing forward to Bayfield on Lake Superior, which point it is expected will be reached within the present year, and will open up a vast country for settlement which hitherto has echoed only to the sound of the lumberman's ax or the rifle of the huntsman, while the North-western Railroad has pushed with energy its northern extension from Green Bay until it has reached the Menomonee River, and in a few months will be in connection with Lake Superior, and its south-western extension now completed to Platteville, will shortly enable it to reach the Mississippi River at La Crosse without twelve months. The Milwaukee and Northern Railroad passing through a rich and populous country, and one greatly in need of such facilities, will soon be in connection with Fond du Lac on the Lake Shore, and connected with Ripon, and Fond du Lac will soon be on the Green Bay is rapidly constructing a line to the Mississippi, while the Madison and Portage is being extended up the valley of the Wisconsin to Grand Rapids and Stevens Point.

On the 1st day of January, 1871, there were in operation within the limits of the State 1,238 miles of railway, and on the 1st day of January, 1872, 1,836 miles, representing a cost either actual or fictitious, of nearly $100,000,000. This vast concentration of capital in one interest alone exerts every other interest in the State, and there is no business of industry within the State that is not dependent upon railway facilities, and which unfriendly action on the part of railway managers may not at any time crush out. The railway interests of the State have grown to their present proportions without any general system and with little responsibility to the people of the State, and the opinion among railway managers seems generally to prevail, that their will is the supreme law. This is an error which ought to be corrected. After the explosion of the farm mortgage system, which brought hundreds of farmers to bankruptcy and ruin, the next device was to induce the towns, counties and cities to lend their credit in aid of various railroads. Towns that were the most prosperous of any in the State, in an evil hour were persuaded to loan their credit far beyond their ability, to aid in the construction of railways, in the expectation that the wonder would add so largely to their business and prosperity, that they could easily pay the debt created for their object. In almost every instance disappointment has been the result, and instead of the great advantages predicted, they find themselves buried beneath almost hopeless debt, and their prosperity greatly impaired or destroyed.

Who Subscribe on Newsboys' Lodging-Houses.

To the Editor of the New-York Times:

There is a numerous and highly respectable class of the community that are found constantly bewailing the depravity of the times, and viewing with dreadful apprehension the supposed ascendency of what are termed the "dangerous classes." It seems never to enter the minds of these good people that they are in any way responsible for the existence of such a class, or under any personal obligation to contribute to its reformation. This must not be ascribed to much to their indifference on the subject as to a lack of faith in the potency of individual effort, the value of a kindly word, and the far-reaching and beneficent influence of a humane and charitable deed. It is well known that the ranks of the dangerous classes are mainly recruited from the homeless boys of the City, who have grown up in ignorance and idleness upon the street. But recently a few philanthropists and women have taken up a scheme that many of them should drift into such a condition. One of the most effective agencies at work for the prevention of crime and the reformation of these boys are our excellent newsboys' lodging-houses. It is now nearly twenty years since Mr. BEACH, full of sympathy for these lads, opened the first newsboys' lodging-house in a small room over a newspaper office in Fulton-street to shelter the miserable waifs who to be picked out of sewers, and sleep and other places in the streets. These newsboys' lodging-houses have grown and multiplied until their ramifications embrace the entire City, and provide annually for some 10,000 boys. The remarkable success of these institutions in reclaiming boys and eliminating juvenile crime in New-York has led to their establishment in Philadelphia, Chicago and other large cities with the same results. Last year Mr. MORRIS, M.P., and other English gentlemen interested in penal and social reform, visited these houses and the institutions of the Children's Aid Society, and were so much pleased with their working that they have opened a newsboys' lodging-house at No. 86 Gray's Inn-road, London. The principle is the same as that on which these are conducted. They charge twopence for a bed, and one penny each for bread, soup, tea and coffee. Their rules are: "Be orderly. Use the bath. Don't use bad language." And it is said the experiment has been decidedly successful. In a letter appealing for support the managers say: "We are eighteen years behind our American cousins, but we trust that if, eighteen years hence, our work does not equal theirs, it will be for want of the raw material, and not of public support." These newsboys' lodging-houses deserve the hearty support of all who desire to see our homeless boys become useful members of society, and the "dangerous classes" abolished.

OBSCENE LITERATURE.

A Filthy Depot in the Heart of the City—How the Morals of Our Youth are Corrupted.

There is a certain dirty and dingy newspaper store, in the centre of one of our most thickly populated districts, which has been for many years, and is to this day, doing a handsome business in corrupting the youth of this City and pandering to the vitiated tastes of grown-up people. Every day, from 8 o'clock in the morning until sunset, around the front of this store is congregated a motley crowd of idlers, composed chiefly of the youth of both sexes. The attraction which draws these idlers together is a number of vulgar and indecent photographs and stereoscopic views in a case at the door, together with a display of books and pictures of a similar character in the window. These licentious temptations are but a foretaste of the more filthy obscenities to be found inside the store, where a large collection of the foulest and most demoralizing literature and pictures is disposed of at good prices to the school-boys and youth of this City. The business of this store has for a number of years been carried on by WILLIAM SIMPSON, who on Tuesday last absconded from New-York, and for whose arrest a bench warrant is now out. Eighteen months ago, Mr. ANTHONY COMSTOCK heard of numerous school-boys—children of his friends—being found with obscene publications in their possession, and he made it his business to trace these books to the source from whence they came, which proved to be the news-store of this man SIMPSON. A complaint was made before Judge DOWLING, who refused to interfere in the matter, and the case was disposed of by another Justice, who allowed SIMPSON to go, after paying a fine of $50. The nefarious trade was not only again carried on, but carried on with more publicity and fearlessness than heretofore.

During the last six months numerous complaints have been made against this man, and it has been proved beyond question that in addition to vending his obscene filth across the counter, he has employed schoolboys to act as his agents in circulating obscene books and pictures among their companions in the public and private schools of this City and Brooklyn. In the majority of these cases boys under the age of twelve years, and some under ten, have been found by their fathers with these filthy works. Mr. COMSTOCK and other gentlemen, under whose notice these facts fell, applied to Capt. KENNEDY, of the Sixth Police Precinct, who did his utmost to stop this notorious trade and to bring the offender to justice. The store was for several days placed under the surveillance of the Police, and on Oct. 9, 1871, WILLIAM SIMPSON was arrested and brought before Judge DOWLING, who committed him in default of $1,000 bail. SIMPSON obtained the bail shortly afterward, and from last October until the present week he was every day to be seen behind his counter employed in the same horrible trade. Further efforts were made to put an end to this disgraceful business, but SIMPSON continued in it with increased boldness, relying upon the good offices of a member of the Board of Education to help him through any difficulties that might arise. The store is the property of Mr. ANTHONY REMMER, and SIMPSON declared, in the presence of Detective Officer VAN BUSKIRK, who arrested him, that he did not fear the law, as his landlord, Mr. REMMER, would be obliged to see him through, because he got $65 per month rent out of him—double what he would get from anybody else. When Capt. KENNEDY arrested SIMPSON, in October last, a seizure was made upon a large quantity of these goods, most of which were destroyed, a few being preserved in the Station-house to act as evidence against the offender. A letter was recently received by Capt. KENNEDY from a gentleman residing in Third-avenue, which explained the *modus operandi* adopted in the sale of SIMPSON's stock. He relates that he found upon his son, a boy ten years of age, a number of photographs of the most revolting nature, and a couple of books full of obscene stories, which the boy confessed to have purchased from SIMPSON. Returning from school, he was attracted by the display of the pictures, and then observed the photographs in the window. He went into the store and bought a picture that had taken his fancy. SIMPSON then asked him if he would not like to purchase something better, and, upon the boy assenting, produced from a drawer under his counter photographs, pictures, and books of the character already alluded to. In addition to this, the lad was shown a catalogue of all the obscene books in the store, from which he selected the two found in his possession.

On Dec. 5, the Grand Jury found an indictment charging WM. SIMPSON with having in his possession "lewd, scandalous, wicked, obscene and indecent printed books and pictures," and on Tuesday, the 9th inst., the case came on for trial before Judge RUMSEY, at the Court of General Sessions. Upon being called, SIMPSON failed to answer to his name, although he had been seen in Court that morning. District-Attorney SULLIVAN, in addressing the Bench, said that SIMPSON belonged to a class of offenders in this City who corrupted the very fountain of social morals. Mr. SULLIVAN also stated that SIMPSON had an extreme willingness to plead guilty on condition that his punishment should be light, but he, (Mr. SULLIVAN), under his official oath, had refused to make any such arrangement. A bench warrant was issued by Judge RUMSEY for the arrest of the offender, the Assistant District-Attorney VAN BUSKIRK and FITZGARALDS to direct SIMPSON wherever they found him, and adding that he would hold the officers responsible for his arrest and production. The officers failed to find the delinquent, who is said to be hiding in a small town in Maine. Although the principal in the nefarious trade has left the City, his business is still going on. A TIMES reporter, yesterday, went to his store, and observed the usual crowd outside the door. Inside were to be seen books of the most obscene character. A small library was observed against one wall of the shop, containing an assortment of these books, predicted to be the authorship of the late PAUL DE KOCK, and hung from the ceiling were many lewd pictures. The business of the place is now carried on by SIMPSON's wife.

The above is only a specimen of other dens of this kind, which infest various portions of this City. The attention of the public is being called to them, and it is expected that active measures will shortly be taken to put a final stop to this loathsome business.

Life Insurance Companies—Grievances of Policy-Holders.

To the Editor of the New-York Times:

I don't know when I have been more gratified since your fearless exposure of the Tammany villainies, than I was on reading the editorial article that appeared in the TIMES of the 11th inst., under the caption of "On the Down Grade," in which you indulge in some well-timed reflections upon the present management of our life insurance companies. The falling off of the business of these institutions, to which you refer, and the withdrawal of the confidence of the public from them, can be attributed perhaps to no other cause than the illiberal, unjust policy practiced by the companies toward the insured class. Most of the companies heard immense sums of money, which, after reserving a sufficiency for contingencies, which they are by law required to do, should be distributed among the policy-holders, to whom it rightfully belongs. Take, for instance, as an example, one of the oldest and wealthiest companies in the City, that advertised a surplus last year of nearly two millions of dollars. Now, will any one pretend to say that so large an amount should be held by this or any other company for a contingency? Half a million ought to suffice for this purpose, and the balance should be distributed equally among the policy-holders; and this policy should be continued whenever large surplusses accumulate over and above what is absolutely necessary to reserve as a protection to the companies against unfavorable contingencies, such as loss of life by railroad or steam-boat accidents or epidemics. This is a subject commanding the prompt attention of our Legislature. A law should be passed requiring the companies to disgorge their immense surplusses, and thus relieve the policy-holders from the burden of paying annually, as they are now required to do, stereotyped premiums without any reductions, or if any, so insignificant as to amount to almost nothing. I trust, Mr. Editor, that you will pursue this subject and probe to the very bottom the irregularities of our life insurance companies, as you did the Tammany frauds, and thus secure the lasting gratitude of the insured class, as you have that of the public for your fearless course in that matter.

A POLICY-HOLDER.

A NIGHT OF FIRE.

Simultaneous Disasters in Various Parts of the City—An Entire Block Burned—An Immense Amount of Property Destroyed—Extensive Conflagrations in First-Avenue and Wooster Streets—Exciting Scenes and Incidents—Property Worth $300,000 Destroyed.

At 1½ o'clock yesterday morning Patrolman MOULTRAY of the Twenty-first Precinct, who was on patrol duty, discovered fire in the boiler-room of the planing-mill of FITZ & DURRIE, whose establishment is on the east corner of Thirty-second-street and First-avenue. The flames had already gained considerable headway, and the patrolman immediately gave an alarm from Signal-box No. 448, at the corner of Twenty-ninth-street and First-avenue. He then hastened back to the scene of the fire, and breaking into the office of the mill, which is on the corner of Thirty-second-street and First-avenue, had great difficulty in awakening DAVID PLAT

FINANCIAL AFFAIRS.

Sales at the Stock Exchange—JAN. 13.

FIRST BOARD.

$500,000	U. S. 6s, '81,	25	Metropolitan Ex. 112
2,000	do. 109 ⅝	8	Bk. of Commerce 113¾
2,000	U. S. 5-20 C. '65, reg. 114¼	13	Union Ex. 132
9,000	U. S. 5-20 C. '65, 114¼	5	Nat. Bk. of Am. 145
	do. bds., '65 & '67	50	do. 140
1,000	U. S. 5-20 C. '67, 114¼	100	American Gold 112
6,000	U. S. 5-20 C. '67, reg. 114¼	40	do. 112
8,000	U. S. 5-20 C. '68, reg. 114¼	200	Canton Co. 79
5,000	U. S. 5-20 C. '68, 114¼	210	Pac. & Hyd. Co. 24
1,000	do. 114¼	100	Cos. Coal of Md. 41
1,500	U. S. 5-20 reg. '69, 114¼	100	do. 42
2,000	U. S. 5-20 reg. '69, 114¼	200	Quick. Min. Co. 24
28,000	Va. 6s, Con. 52	200	Quick. Pref. 80
4,000	do. 52	100	Pac. M. S. S. Co. 93
12,000	do. 52	100	do. bet. cash. 95
1,000	N. Car. old bds. 24	100	do. 95
1,000	S. C. 6s, new. 50	100	W. U. Tel. 35
	Jan. & July 52 ½	200	Am. Exp. 57
10,000	do. 52 ½	200	Am. M. Un. Ex. 61 ½
2,000	do. 52 ½	100	U. S. Express 73
1,000	Mo. 6s, 92 ½	50	do. 73 ½
2,000	do. 92 ½	100	Adams Ex. 64 ½
1,000	S. C. 6s, ex. coupon 75	100	N. Y. C. & H. R. 97 ½
	April & Oct. 75	20000	N. Y. C. & H. R. b. c. 98 ½
1,000	Kansas 6s, '76, c. 75	200	Erie Railway 25 ½
20,000	Tenn. 6s, 3s, 6s 73		do. bet. cash. 25 ½
	Jan. & July 73 ½	200	do. 25 ½
10,000	Ark. 6s, Real Est. 70 ½	100	Frie Pref. 44 ½
	R. F. P. R. R. Co. 32	300	Hudson bet. cash. 116
1,000	Mich. So. & N. Ind. 84	200	do. 116
1,000	N. Y. C. 6s, '83 94	100	do. 116
8,000	N. Y. C. 6s, '85 94	200	do. 116
1,000	Erie 6th Series, ex. 84 ½	100	Stock Exc. 107
10,000	do. 84 ½	100	do. bet. cash. 107
20,000	P. R. 7s guar. by	100	do. bet. cash. 107
	St. of Mo. 100 ½	100	do. 107
8,000	Cin., F. Gold 7s 102	100	La. S. & M. S. Rec. 85
1,000	Erie 7s, '82 109	200	Chic. & N. W. 71 ½
27,000	Un. Pac. 1st 88	200	Chi. & N. W. b. c. 71 ½
5,000	do. 87 ½	1200	do. bet. cash. 71 ½
2,000	do. 88 ½	1400	do. 71 ½
2,000	do. 88 ½	100	do. 71 ½
10,000	do. 88 ½	100	C., C., C. & I. 101 ½
60,000	U. P. 7s, L. G. bs. 88	200	do. 101 ½
10,000	do. 88 ½	400	N. J. Central 111
25,000	Un. Pac. 1st, '91 88	10	Chi. & R. I. 132
7,000	Atl. & P. R. Inc. 77 ½	100	do. 132
5,000	do. 77 ½	100	do. b. c. 132
2,000	Chi. & N. W. Con. 94	100	do. 132
1,000	Chi. & N. W. Sin. 87	100	do. 132
4,000	T. & W. 2d S. L. D. 62 ½	100	do. 132
1,000	do. 62 ½	100	do. 132
2,000	T. & W. 1st 102 ½	100	Pitts., Ft. W. & C. 133
1,000	C. & R. 1st P. Ext. 102 ½	100	do. 133
2,000	do. 102 ½	100	do. 133
1,000	C. & R. 1st M. 102 ½	100	Del., L. & W. 91 ½
2,000	Ren. & Sar. 1st 90	100	do. 91 ½
2,000	Ren. & Sar. Con. 70	100	Ren., H. & Hart. 34
2,000	Ill. Cent. & Mid. Ex. 84 ½	100	Ren., H. & Hart. 34
2,000	C. & A. Sin. Fund 90 ½	600	Mor. & Essex 87
2,000	C. C. C. & Ind. C. 1st 101 ½	100	do. 87
1,000	do. 101 ½	100	H. & St. Jo. 75 ½
20,000	do. 101 ½	200	do. 75 ½
1,000	C. C. & Ind. C. 2d 72 ½	100	H. & St. Jo. Pf. 87
5,000	L. S. Div. bds. 94	400	C., C. & Ind. C. 1st 72 ½

SECOND BOARD.

$10,000	U. S. 6s, '81, c. 110 ½	300	Clev. & Pitts. Guar. 92
7,000	U. S. 5-20 C. '62, 114	1000	do. bet. cash. 92
	Old Bonds bet. 109 ½	40	do. 92
2,000	U. S. 5-20 C. '64, 110 ½	200	Chi. & N. W. b. c. 71 ½
20,000	U. S. 5-20 C. '65, 114 ½	200	do. 71 ½
1,000	do. 111 ½	1000	do. 71 ½
10,000	U. S. 6s, 10-40 C. 106 ½	100	Chi. & N. W. Pf. 80
10,000	U. S. 6s, Cur. 115 ½	100	do. 80
300	Canton Co. 79	100	do. 80
100	Md. Coal Co. 24	100	do. 80
100	Quick. Min. Co. 24	100	do. bet. cash. 80
100	Quicksilver Pref. 30	100	N. J. Central 112
100	West. Un. Tel. b. c. 72 ½	100	do. 112
100	do. 72 ½	200	N. J. Cen. Scrip 93 ½
400	do. 72 ½	200	C., C., Cin. & Ind. 99
100	Wells, Fargo Ex. 56	100	Pitts. Ft. W. & C. G. 133
100	U. S. Express, b3 64	100	do. 133
100	do. 64	100	Mil. & St. P. Pf. 86 ½
50	Am. Mer. Un. Ex. 61	100	do. 86 ½
1000	N. Y. C. & H. R. b. c. 97 ½	100	do. 86 ½
200	do. 97 ½	50	Pitts. Ft. W. & C. G. 133
100	do. 97 ½	200	Del., Lack. & West. 103
200	do. 97 ½	200	do. bet. cash 103
100	do. 97 ½	63	do. 103
100	do. 97 ½	100	Ren., Hart. & R. 34
100	do. 97 ½	25	do. 34
100	Erie Railway, b. c. 25 ½	100	Ohio & Miss. 40
100	Mich. Central 117	100	St. L. & I. Mount. 39
1100	L. S. & M. So. b. c. 92 ½	100	H. & St. Joseph 65
100	do. 92 ½	1245	Morris & Essex 93
400	Chi. & Alton 140	100	Chi. & Alton Pf. 140
100	L. S. & M. S. Scrip, b3 88 ½	1000	Union Pac. b. c. 32 ½
100	do. 88 ½	100	do. 32 ½
100	do. bet. cash 88 ½	1200	do. 32 ½
100	Panama 140	300	Tol., W. & W. b. c. 24 ½
120	Chi., Bur. & Q. c. 115		

MONDAY, Jan. 15—A. M.

The general Trade of the past week was active in the Domestic Commission line, and a fair business done in Foreign Merchandise. The latter is behind the first part of last January, when a considerable amount of Goods which had been waiting in Bond for the revised Tariff were placed on the market. The difference is measured by the Customs paid into the Treasury, which for the fortnight this season amount to $3,018,000, against $6,130,000 for the first two weeks in January, 1871. The Exports in Domestic Produce for the week are unusually lightless than half the corresponding week last year. The falling off is chiefly in Cotton, which is nearly two cents the pound in this market above Liverpool quotations, and while the stock here is liberal and on the increase, speculation in future deliveries, as well as in Cotton on the spot, is so rampant, that little or nothing can be done for export. This drawback to the export trade from New-York is compensated in the week past by liberal clearances, 82,000 bales for foreign markets from the Southern ports. The receipts at the ports for the week are only 94,000, against 131,000 bales same week last year, and the difference since Sept. 1, the beginning of the Crop Year, now exceeds 300,000 bales. Many of the Southern planters and speculators are operating in the New-York market for higher prices in the Spring, by buying contracts for March, April and May, and even June deliveries, at the same time selling their own Cotton for cash in the Southern markets. Of course this speculation is based on lower estimates for the Crop than the trade in Liverpool and Manchester are willing to accept or act upon, at present, as safe or probable.

The Money pressure among the Brokers in Wall-street, passed over about the middle of the week, and rates were cheaper and the facilities for borrowing more comfortable after Wednesday. The Banks are stronger in Greenbacks and have the use of nearly nine millions more Deposits than the previous week, and $14,452,000 more than at the close of December. The strong upward movement on the Stock Exchange, which for a fortnight or three weeks had not been sensibly restrained by dear Money, even when the price was 7@7 per cent. a day, took fresh hold of the New-York and Western Roads and Western Telegraph, on the return of interest to 7 per cent per annum, and the general market at the close of the week appeared more decidedly confident than at any time since the present Bull speculation set in. This may seem the more remarkable on reference to our table below, of the comparative course of the Stock Exchange, for the corresponding time one year ago. Of the score of Stocks quoted, nearly every one shows a decided advance, and most of them a very large rise in prices since Jan. 14, 1871. A feature in the currency speculation is that it is in the control, if common Street rumor is to believed, of certain wealthy operators who in years past were usually found on the *Bearish* side of the Exchange, although they are undoubtedly seconded by other strong parties or combinations who have their peculiar favorites to advance—such as Union Pacific, Western Telegraph, Pacific Mail, Rock Island, &c.

The Public Funds and the price of Gold have off a fraction lower than at the close of the previous week, but for the former there continues an active demand, especially by the longer date 6 per cents and the New 5 per cents.

The weekly averages of the Associated Banks, Local and National, reporting through the Clearing-house for the week ending Saturday last, Jan. 13, compare as follows with the previous week, and also with the corresponding week last year. To which we add the Gold and Currency balances in the New-York office of the United States Treasury at these dates respectively:

Increase in Loans			$716,500
Decrease in Specie			1,000,000
Increase in other Legal Tenders			1,000,000
Increase in Deposits			3,000,000
Decrease in Circulation			32,000
	Jan. 13, '72.	Jan. 6, '72.	Jan. 8, '71.
National Capital	$77,428,000	$77,178,000	$71,728,000
Loan Capital	18,022,000	18,022,000	18,022,000
Total	[illegible]	[illegible]	[illegible]
Specie	[illegible]	[illegible]	[illegible]
Legal Tenders	[illegible]	[illegible]	[illegible]
Gold and Gold Certs.	[illegible]	[illegible]	[illegible]
Other Legal Tenders	[illegible]	[illegible]	[illegible]
Deposits	112,408,774	114,408,000	90,000,000
Circulation	[illegible]	[illegible]	[illegible]
In Sub-Treasury	72,716,000	71,000,000	[illegible]

The Bank return published this morning exhibits the relative strength of the money position in respect to the lawful money held, as against the circulation and deposits, to which we add the position of the movement the week before, and also of the movement of the corresponding week last year:

	Jan. 13, '72.	Jan. 6, '72.	Jan. 14, '71.
Deposits	$[illegible]	$[illegible]	$[illegible]
Circulation	26,422,300	26,470,200	26,000,300
Total	$[illegible]	$[illegible]	$[illegible]
Specie	$[illegible]	$[illegible]	$[illegible]
Legal Tenders	[illegible]	[illegible]	[illegible]
Gold and Green-backs	[illegible]	[illegible]	[illegible]
Excess	$[illegible]	$[illegible]	$[illegible]
Rate for money	7 ⅌ cent.	7 ⅌ cent.	7 ⅌ cent.

The Bank return shows a very large accession to the Deposit line since last Monday. The average of the week is $8,995,000 higher. Of this sum $3,641,500 is in Greenbacks. The Loans are increased $2,548,800. The Gold Notes are $837,700 less than on previous report and Circulation is down $32,900. The Treasury Office during the week received in Gold Customs $2,682,120, and paid out Gold Interest $3,535,311.

Money closed at 7 ⅌ cent. to the Stock Brokers on a better demand than on Friday, owing to the activity and continued advance in Stocks.

Gold manifested some firmness up to 3 o'clock Saturday at 109@109¼ ⅌ cent.; but the demand fell off later in the day and the market closed 109¼@109 ⅌ cent. dull. Exchange on London steady at 109¼ ⅌ cent. sales.

The Import Entries at New-York, embracing foreign Dry Goods and General Merchandise, for the week past, were $6,940,901, as against $5,640,792 for the corresponding week last year. The Exports of Domestic Produce, other than Gold and Silver, were $2,209,953, against $4,774,187 same week in 1870. The Export of Gold and Silver, $679,413 against $495,978, same week in 1870. The Customs in Gold paid into the New-York Office of the United States Treasury for the week were $2,682,139. The receipts of Cotton, coastwise and by rail, 20,840 bales.

Our comparative weekly summary of the Foreign Trade and Specie Movements at New-York is now resumed as from the first of the current Fiscal Year, July 1, 1871, known at the Treasury as the *Fiscal Year* 1872.

The Gold values of the Import entries of Foreign Merchandise at New-York, exclusive of Foreign Specie, since July 1, 1871, are as follows, the figures being official to Dec. 1, and since semi-official from the Custom-house:

July	$20,865,304	November	$24,132,945
August	26,585,010	December	17,788,262
September	23,010,878	Jan. 1	7,425,577
October	25,009,895	Jan. 15	4,940,901
Total since July 1			$128,757,812
Against same date, 1871			126,226,292
Increase since July 1			$2,531,520

*Unofficial.

The currency value of Exports of Domestic Produce, and Miscellaneous Goods, including Foreign Goods re-exported from New-York since July 1, is as follows:

July	$17,000,[illegible]	November	$16,[illegible]
August	18,010,[illegible]	December	17,811,[illegible]
September	20,[illegible]	Jan. 1	3,[illegible]
October	21,[illegible]	Jan. 15	2,[illegible]
Total since July 1			$[illegible]
Against same time, 1871			113,[illegible]
Increase since July 1			$[illegible]

*Unofficial.

The Exports from New-York of Gold and Silver Coin and Bullion, since July 1, are as follows:

July	$11,[illegible]	November	$[illegible]
August	2,[illegible]	December	[illegible]
September	2,[illegible]	Jan. 1	[illegible]
October	2,[illegible]	Jan. 15	679,413
Total since July 1			$[illegible]
Against same time, 1871			[illegible]
Decrease since July 1			$[illegible]

*Unofficial.

The following are the Customs receipts in Gold, and the interest paid on the Public Debt in Gold, at the New-York office of the United States Treasury, since July 1:

	Customs.		Gold Interest.
July	$12,[illegible]	July	$[illegible]
August	15,[illegible]	August	[illegible]
September	16,[illegible]	September	[illegible]
October	19,[illegible]	October	[illegible]
November	16,[illegible]	November	[illegible]
December	[illegible]	December	[illegible]
Jan. 1	[illegible]	Jan. 8	[illegible]
Jan. 15	[illegible]	Jan. 15	[illegible]
Total, 1872	$[illegible]	Total, 1872	$[illegible]
Total, 1871	16,[illegible]	Total, 1871	64,474,484

The Cotton movement at all the ports, for the week and season, compares as follows with last season:

	1870-71.		1871-72.	
	Week.	Season.	Week.	Season.
Receipts	131,[illegible]	1,[illegible]	94,[illegible]	4,[illegible]
Exports	86,[illegible]	1,[illegible]	82,124	2,[illegible]
Stock at last date		346,[illegible]		[illegible]
Low Mid.		14½c.		12c.

COURSE OF THE STOCK MARKET—THE WEEK.

	Jan. 6, '72.	Jan. 13, '72.	Jan. 14, '71.
Gold	109¼@109¼	109¼@109¼	109¼@109¼
U. S. 6s, '81, Reg. and Cou.	111¼@111¼	111¼@111¼	109¼@109¼
U. S. 5-20s, '65, May and Nov.	111¼@111¼	111¼@111¼	109¼@109¼
U. S. 5-20s, '67, Jan. and July	113¼@113¼	113¼@113¼	109¼@109¼
U. S. New 5 per cents	110¼@110¼	110¼@110¼	109¼@109¼
U. S. 10-40s, Reg. and Cou.	109¼@109¼	109¼@109¼	109¼@109¼
Cts. Reg. & Cou.	95¼@95¾	95¼@95¾	95¼@95¾
New York Central	92¼@92¾	92¼@92¾	92¼@92¾
New York Central Scrip	92¼@92¾	92¼@92¾	92¼@92¾
Erie	24¾@25¼	24¾@25¼	24¾@25¼
Northwest Common	69¾@70¼	69¾@70¼	69¾@70¼
Northwest Preferred	77¾@78¼	77¾@78¼	77¾@78¼
Rock Island	91¼@91¾	91¼@91¾	91¼@91¾
St. Paul Common	80¼@80¾	80¼@80¾	80¼@80¾
St. Paul Preferred	80¼@80¾	80¼@80¾	80¼@80¾
Toledo and Wabash	37¼@37¾	37¼@37¾	37¼@37¾
Union Pacific	32¼@32¾	32¼@32¾	32¼@32¾
Erie	24¾@25¼	24¾@25¼	24¾@25¼
Western Telegraph	56¾@57¼	56¾@57¼	56¾@57¼
Pacific Mail	34¾@35¼	34¾@35¼	34¾@35¼
Pacific Mail Scrip	34¾@35¼	34¾@35¼	34¾@35¼
Lake Shore Scrip	82¾@83¼	82¾@83¼	82¾@83¼

The Exchange on Saturday continued active and on the advance, and a very large business was done in the Railroads as well in the Hall of the Exchange as at the Boards. The Western Telegraph and the Express Stocks were also in demand at advancing rates. A feature in the Railroad Stocks was a strong movement in New-York Central. The purchases were unusually heavy, and by or for account of leading Brokers. The Northwestern, Lake Shore, Rock Island and Union Pacific were also strong and in large demand. The general advance extended to New-Jersey Central and Delaware and Lackawanna, ex January Dividend. Erie was partially better than on Friday, when 33,000 shares were sold at 34@35¼ ⅌ cent., but there is no such general disposition to speculate in the Stock as noticed early in the week. The Public Funds left on, firm on the 5-20s of 1865-67, January and July, and steady on other descriptions. The First Mortgages of the Union Pacific advanced, on European orders, to 88¼@88¾@89 ⅌ cent. The Land Grants and Incomes of the same Company were in demand, the former selling at 68¾ ⅌ cent. The Central Pacific steady at 103¾@104¼ ⅌ cent.

After the Boards the following quotations were made, as compared with Friday night:

CLOSING PRICES—JAN. 13.

	Friday.	Saturday.
United States New 6s	109¾	109¾
U. S. 5-20s, '65, May and Nov.	111¼	111¼
U. S. 5-20s, '67, Jan. and July	113	113
American Gold	109	109¼
Bills on London, 60 days	109¼	109¾
N. Y. Central and Hudson	92¼	92¾
N.Y.Cen. and Hud. Debt Ctfs.	92¼	93
Reading	114¾	114¾
Chicago and Rock Island	109¾	110¼
North-west Common	70¾	71¼
North-west Preferred	82¼	83¼
Pacific Mail	35¼	36¼
St. Paul Preferred	80	80
St. Paul Common	54¼	55
Ohio and Mississippi	47¾	47¾
Toledo and Wabash	94¾	95
Western Telegraph	91¼	92¼
Erie	35¼	35¼
Union Pacific	32¼	32¾
Lake Shore	91¾	91¾
Lake Shore Scrip	83	83¼

At the very close the market for the New-York and Western Stocks was strong and steady.

The following are the last prices for the various Public Funds of the United States:

6's cent. reg. '81	111¼@112	5-20 reg. '67	113¼@113¾
6's cent. coup. '81	112¼@112¾	5-20 coup. '67	113¼@113¾
5-20 reg. '65	111¼@111¾	5-20 reg. '68	113¼@113¾
5-20 coup. '65	111¼@111¾	5-20 coup. '68	113¼@113¾
5-20 reg. '66	113¼@113¾	10-40 reg.	109¼@109¾
5-20 coup. '66	113¼@113¾	10-40 coup.	109¼@109¾
5-20 reg. '67	113¼@113¾	6's cur. '81	115¼@115¾
5-20 coup. '67	113¼@113¾	6's cur. '67	115¼@115¾

The last prices for the Miscellaneous Shares dealt in at the Exchange were as follows:

Bel. and Rud. Cons.	10	Quick. Mining Co. Pf.	1
American Coal	25	Mar. Mining Co. Pf.	1
Spring Mount. Coal	1	Adams Express	64
Canton Co. Bdt.	50	Wells, Fargo Ex.	56
Canton Co. Stock	80	Am. National Bk.	60
Cam. Coal and Iron	41½	United States Ex.	64
Wes. Union Tel.	72¼	Am. M. U. Ex.	61
Quick. Mining Co.	24		

The Stuyvesant Fire Office has declared a Half-Yearly Dividend of 35 ⅌ cent., payable on demand.

BANKING AND FINANCIAL.

☞ CONSOLIDATED UNITED STATES 6s, 4½s AND 4s, OR CHESAPEAKE AND OHIO SIXES.

Holders of Five-twenties and other maturing or high-priced securities, can exchange them or reinvest their capital with great safety and advantages of profit and income by substituting in their place the CHESAPEAKE AND OHIO GOLD BONDS. Only one-eighth part of this loan remains unsold, which is being rapidly taken, with every prospect that the future demand will increase their market price far above the limit fixed by the Company (94 and interest) for the remainder. Among the Directors of the Company are Messrs. C. F. Huntington, Wm. H. Aspinwall, A. A. Low, David Stewart, Jonas G. Clark and others, of New-York City, whose personal attention to its affairs insures honorable and successful management.

We offer them with the same confidence with which we have recommended to our friends and customers the bonds of the Government, and the Central Pacific Railroad Company, and have no doubt that they will command a like confidence and price with the latter in home and foreign markets.

Principal payable in 1889, interest May and November. They are issued as registered or coupon bonds, in denominations of

$100, coming with accrued interest today.... $96 10
$500, coding with accrued interest today.... $481 50
$1,000, coming with accrued interest today.... $963 00

We buy and sell, as usual, GOVERNMENT AND CENTRAL PACIFIC BONDS, and receive them in exchange for CHESAPEAKE AND OHIO BONDS. Accounts of banks and others received, on which we allow interest at the rate of four per cent. Orders for investment stocks and bonds executed at the Stock Exchange.

FISK & HATCH,
Bankers, &c., No. 5 Nassau-st.

HARVEY FISK,
A. S. HATCH.

NEW-YORK, Jan. 12, 1872.

☞ HOUSTON AND TEXAS CENTRAL RAILWAY COMPANY FIRST MORTGAGE LAND GRANT SINKING FUND SEVEN PER CENT. GOLD BONDS. *Principal and interest payable in Gold at the National City Bank, New-York. These are in every respect first-class Bonds, and we confidently recommend them as an otherwise safe investment. Price, 90 and accrued interest. Circulars and information may be obtained at our office.*

JOHN J. CISCO & SON, No. 59 Wall-st.

☞ ST. JOSEPH AND DENVER CITY RAILROAD COMPANY'S FIRST MORTGAGE SINKING FUND LAND GRANT BONDS, BEARING EIGHT PER CENT. (8 p. c.) INTEREST, PAYABLE IN GOLD, FREE OF TAX, AND IN DENOMINATIONS OF $1,000, $500 AND $100, can be obtained from the undersigned, or through the principal banks and bankers throughout the United States.

The attractive features of these securities are recognized in the fact that, although they have been but a short time on the market, they are nearly all absorbed, and but a small amount are now for sale.

They combine a perfect security with a liberal rate of interest. This interest account is made light for, and easily borne by, the Company, through the operation of the Sinking Fund created from sales of the Company's land, which, in many cases, draw interest at the rate of ten (10) per cent. per annum. The security behind them is ample in every particular, as they constitute a first and only mortgage on a trunk line of railroad which will soon connect the City of St. Joseph, Mo., (an important railway centre,) with the Union Pacific Railroad at Fort Kearney, materially shortening the distance between the Atlantic and Pacific coasts. In addition to this, the bonds have further security in the fact that there is included in the Mortgage the Company's magnificent Lands, amounting to 1,000,000 acres, known to be among the best in the United States. The Mortgage Indenture prohibits the sale of these Lands at less than Four ($4) Dollars per acre, and payable to the Trustees under the Mortgage, for the clear and express purpose of retiring these Bonds. The amount thus realized exceeds the entire amount of Bonds which can be issued, and leaves the road, property and franchises free.

The Bonds have thirty years to run, with interest at Eight per Cent., free of tax, payable in February and August in each year.

Both principal and interest are payable in gold.

The principal is in New-York. The interest in either New-York, London or Frankfort-on-the-Main, at the option of the holder, without notice, and in the gold currency of the country in which they are presented. They are coupon or registered.

Trustees—Farmers' Loan and Trust Company.

The present price of these Bonds is 91¼ and accrued interest in currency from Aug. 16, 1871. But they are receivable at par and accrued interest in payment for lands sold by the Company. The right is reserved to advance the present selling price without notice.

Maps, circulars, descriptive and full information furnished on application.

Though acting as agents for the sale of this bond, we have not sold it to our Public. But since the Bonds of the St. Joseph and Denver City Railroad Company, there of the Eastern Division, eight per cent. (8s.) recently placed by us at 97½, being now quoted at from 101½ to 102½ and accrued interest.

TANNER & CO.,
Bankers, No. 11 Wall-st.

☞ A SMALL AMOUNT OF THE CHICAGO, DANVILLE AND VINCENNES RAILROAD FIRST MORTGAGE 7 PER CENT. GOLD BONDS for sale at 90 and accrued interest, in currency. The mortgage is for only $16,000 a mile, and the line is finished, and earns a large business. Investors who desire a thoroughly safe bond, on a completed road, can obtain full particulars on application to

W. R. SEATTUCK & CO., Bankers,
No. 32 Nassau-st., New-York.

BANKING AND FINANCIAL.

The Most Popular Loan

ON THE MARKET,

Because of its Absolute Safety,

IS THE

7.30 GOLD LOAN

OF THE

NORTHERN PACIFIC

RAILROAD,

WHICH WE OFFER AT PAR IN CURRENCY.

All marketable Stocks and Bonds received in exchange, without expense to the investor, at their highest current prices.

JAY COOKE & CO.

FOR SALE BY BANKS AND BANKERS GENERALLY THROUGHOUT THE UNITED STATES AND CANADA.

BANKING-HOUSE OF HENRY CLEWS & CO.,
32 Wall-st., New-York.

☞ LETTERS OF CREDIT FOR TRAVELLERS on Continental Credits, issued, available throughout the world.

Bills of Exchange on the Imperial Bank of London; National Bank of Scotland; Provincial Bank of Ireland, and all their branches.

Drafts and Telegraphic Transfers on Europe, San Francisco, the Territories and all parts of the United States.

Deposit accounts received in either currency or gold, subject to check at sight, which pass through our clearing-house as U. S. Gov'ts. Gold City Notes issued on call, interest allowed on all daily balances. Certificates of Deposit issued; Notes, Drafts and Coupons collected; advances made on approved collaterals and against merchandise consigned to our care.

Orders executed for Investment Securities and Railroad Iron.

CLEWS, HABICHT & CO.,
No. 11 Old Broad-st., London.

Court Calendars—This Day.

SUPREME COURT—GENERAL TERM.

Hold by Davidson, P. J., and Barnard and Cardozo, JJ.—Court opens at 10½ A. M.

Nos.
1—Stewart vs. Finnell.
Fire Ins. Co.
17—Ott vs. Ott.
19—Kinnehman vs. Lodland.
120—Gregory vs. Lindsay.
121—Merkle vs. Thatcher.
122—Elsing vs. Schroyer.
123—Hoyt vs. Hoyt.
124—Russell vs. Minor.
144—Hume vs. Ayres.
145—Ogden vs. Beebe.
172—Wanzer vs. National Citizens' Bank.
173—Bernard vs. Waterbury.
189—Dalmatzius vs. Forbes.
190—Shepard vs. Churchill.
191—Ledoux vs. Grand Trunk Railway Co.
192—Mackenzie vs. Devlin.
193—Lawton vs. Kell.
194—Kinsch vs. Kelly.
195—Howard vs. Rice.
196—Kelly vs. Kelly.
197—Caldwell vs. Dunn.
198—Reed vs. Smith.
199—Price vs. Wilson.
200—Gardner vs. Sheridan.
201—Same vs. Same.
202—Gage vs. New-Haven Steam-boat Co.

SUPREME COURT—CIRCUIT.

Part I.—Held by Van Brunt, J.—Court opens at 10½ A. M.

Nos.
114 (R. C.)—Price vs. Price.
224½—Gerding vs. Kohler.
227—N. Guaranty and Indemnity Co. vs. Flynn et al.
228—Same vs. Same.
141½ (R. C.)—Peterson vs. Ely.
231—Brown vs. Jarvis et al.
234—Lay vs. Potter, Jr.
236½—Clancy vs. Byrne.
237—Hyde et al. vs. Brunner et al.
247—Hyde et al. vs. Cen. Nat. Bank.
248—Lehman vs. Wheeler.
Nos.
250—Morse vs. The Erie Railway Co.
251—Farley et al. vs. Buffalo Fire Ins. Co.
252—Chapin et al. vs. Dobson.
253—Morrill et al. vs. Continental.
255—Parrott vs. N. Y. and Genesee Valley Min. Ins. Co.
261—Martin vs. Bassinck.
262—Jones vs. French.
267—Lynch vs. Bunn, &c.
268—Smith et al. vs. Hindson.
269—Gasford et al. vs. Marsden.

SUPREME COURT—TRIAL TERM.

Part I.—Held by Davidson, J.—Set-down Causes.

Nos.
901—Bittinger vs. Home Mutual Fire Ins. Co.
902—Bittinger vs. North American Fire Ins. Co.
903—Bittinger vs. Hudson Ins. Co.
904—Bittinger vs. Park Fire Ins. Co.
905—Bittinger vs. Niagara Fire Ins. Co.
Nos.
911—Bittinger vs. Williamsburgh City Fire Ins. Co.
912—Klein vs. Sedenhop.
197—Holmes et al. vs. Rob.
1329—Shertell vs. Lowenthal.
1369—Quinn vs. Donnelly.

Adjd Causes.

Nos.
1362—Wright vs. Equitable Life Assurance Co.
1126—Kinsella vs. Dreas et al.
1282—Mink et al. vs. Schaefer.
Nos.
1315—Ward, by guardian, vs. Will.
1317—Entelle vs. Lawson.

Part II.—Held by Monell, J.—Court opens at 11 A. M.

Nos.
1022—Ely vs. O'Brien, Sheriff, &c.
62—Sturgis vs. Murray et al.
904—Bittinger vs. Layton et al.
906—Bittinger vs. Lafayette Fire Ins. Co.
908—Bittinger vs. Lorillard Fire Ins. Co.
910—Bittinger vs. Washington Ins. Co.
1029—Corprew vs. Kimball.
Nos.
736—Mohrbach vs. Jarvis.
780—Andrews vs. O'Brien, Sheriff, &c.
838—Ledwich vs. McKim.
839—Same vs. Same.
868—Mitchell vs. West.
870—Gawtry vs. Lycoming Fire Ins. Co.
920—Howell, Jr., vs. Patrick.
1170—Gaston vs. Boston & Albany Railroad Co.
848—Talcott vs. Belding.

COMMON PLEAS—TRIAL TERM.

Part I.—Held by Sutherland, J.—Court opens at 11 A. M.

Nos.
1149—McSpeden vs. Bogardus.
959—McDermott vs. Ryan.
1146—Jackson vs. Oakley.
775—Bickerton vs. Washington.
1064½—Gaston, adm., &c., vs. Shaw et al.
1027—Hoover vs. Beekman Fire Ins. Co.
847—Hoover vs. Croton Fire Ins. Co.
Nos.
1028—King vs. Wolf.
845—Hadden vs. O'Brien, Sheriff.
80—Schwartz, Adr'x, vs. Gans et al.
847—N. Y. Lith. and Eng. Co. vs. Am. Tract Society.
1031—Ocean Savings Ins. Co.
241—Fribourg vs. Otis.
1093—Middleton vs. Andrews et al.
1138½—Cockburn vs. Schafer.

COMMON PLEAS—TRIAL TERM.

Part II.—Held by Spaulding, J.—Court opens and Calendar called at 10 A. M.

Nos.
7355—Clark vs. Bender.
7614—Meyers vs. Hackett.
7367—Lockhard vs. Weeks.
7716—Zehrman vs. Frank.
7718—Hoffman vs. Jackson.
7731—Pothill vs. Futtretch.
7733—Porter vs. Seale.
7734—Smith vs. Burt.
Nos.
7775—McMahon vs. Hurlburt.
7776—Comstock vs. Atkinson.
7778—Myers vs. Jacobs.
7779—Same vs. Same.
7745—Mendal vs. Sell.
7761—Turner vs. Jackson.

Part III.—Held by Gross, J.—Calendar called at 10 A. M.

Nos.
3403—Eastman vs. Lancaster.
7535—Cumming vs. Dodge.
7536—Finch vs. Finch.
7384—Conley vs. Fogg.
7387—Lehman vs. Rothschild.
7188—Meyer vs. Bau.
7189—Denny vs. O'Malley.
7536—Bodine vs. Naphlger.
Nos.
7722—Manning vs. Regan.
7729—Babcock vs. Tompkins.
7724—Hook vs. Lowden.
7727—McLane vs. Brody.
7730—Berthelson vs. Mendelson.
7728—Lantz vs. Schumacher.

Part IV.—Held by Joachimsen, J.—Court opens and Calendar called at 10 A. M.

Nos.
1—The People vs. Michael Gilon, liquor; violation excise law.
2—The People vs. James Mulcahey, Edward Ryan and Chas. Stein; violation excise law.
4—The People vs. Robert Clemens; two cases; violation election law.
Nos.
5—The People vs. Patrick Quinlan; violation election law.
6—The People v

The New-York Times.

NEW-YORK, MONDAY, JAN. 15, 1872.

Amusements This Evening.

BOOTH'S THEATRE.—JULIUS CÆSAR—Mr. Edwin Booth.

WALLACK'S THEATRE.—JOHN GARTH—Mr. Lester Wallack.

OLYMPIC THEATRE.—HUMPTY DUMPTY—Mr. G. L. Fox and Kirsty Troupe.

GRAND OPERA-HOUSE.—NO THOROUGHFARE—Mr. Florence and Miss Lizzie Price.

FIFTH-AVENUE THEATRE.—DIVORCE—Characters by company.

NIBLO'S GARDEN.—THE BLACK CROOK—Miss Kate Santley.

UNION-SQUARE THEATRE.—VARIETY PERFORMANCE.

STADT THEATRE.—L'AFRICAINE, (Opera)—Mme. Rose Sabbati and Mr. J. Mulder.

ST. JAMES THEATRE.—MARRIAGE—Mr. J. S. Mackaye and Miss Griswold.

LINA EDWIN'S THEATRE.—LA GRANDE DUCHESSE, (Opera Bouffe)—Mlle. Aimee.

WOOD'S MUSEUM.—DRAMATIC PERFORMANCES AND CURIOSITIES—Afternoon and Evening.

NEW-YORK CIRCUS.—EQUESTRIAN, GYMNASTIC AND ATHLETIC FEATS.

BRYANT'S OPERA-HOUSE.—NEGRO MINSTRELSY—FARCES.

The New-York Times,
DAILY, WEEKLY AND SEMI-WEEKLY.

This journal is now thoroughly established with the greatest political necessity of the hour—unremitting warfare against all forms of corruption, whether in national or local government. For years past the TIMES has been exposing the demoralizing schemes of self-interested politicians, and its recent warfare upon the Tammany Democracy has been received with universal approval. It has adhered to the pledge given in its original prospectus, more than twenty years ago, that the public should be truly represented, and their interests faithfully guarded through its columns. Its record has been pure and honorable, and the highest aim of its proprietors is to render it more and more worthy of its past history, and of the confidence which the public repose in it. Two out of three of the original proprietors still direct its policy, and guide it on all public questions. They purpose that the TIMES shall continue to keep clear of all narrow and unworthy influences and cliques, and aim to represent the great body of the public, as distinguished from personal factions. It occupies a perfectly independent position, and is free to speak the truth on all subjects and about all men. Its greatly increased circulation throughout the country adds to its power and influence. It will continue to be a faithful exponent of Republican principles, and advocate with unstring energy every measure which tends to further the welfare of the people.

The utmost care will be devoted to gathering political news from special sources during the Presidential canvass. This department of the paper will be unusually full and trustworthy. Renewed enterprise will be exhibited in every department of the paper, and large space will be devoted to reports of speeches made during elections, or on other important political occasions.

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The DAILY TIMES, per annum, including the Sunday Edition	$12
The DAILY TIMES, per annum, exclusive of the Sunday Edition	10
The Sunday Edition, per annum	2
The SEMI-WEEKLY, per annum	3
The SEMI-WEEKLY, two copies, one year	5
The SEMI-WEEKLY, ten copies one year, (an extra copy to getter-up of club)	25
The WEEKLY TIMES, per annum	2
The WEEKLY TIMES, five copies, one year	8
The WEEKLY TIMES, ten copies, one year, (an extra copy to getter-up of club)	15
The WEEKLY TIMES, twenty copies, one year, (an extra copy to getter-up of club)	30
The WEEKLY TIMES, fifty copies, one year	75
The EUROPEAN EDITION, per annum, postage extra	3

The SEMI-WEEKLY and WEEKLY mailed one year to clergymen at the lowest club rates.

Subscriptions to either of our editions received for a less length of time than one year at the yearly rate.

Additions may be made to Clubs at club rates.

These prices are invariable. Remit in drafts on New-York or Post-office Money Orders if possible and where neither of these can be procured send the money in a *registered* letter.

THE NEW-YORK TIMES,
New-York City.

Notice.

We cannot notice anonymous communications. In all cases we require the writer's name and address, not for publication, but as a guarantee of good faith.

We cannot under any circumstances return rejected communications, nor can we undertake to preserve manuscripts.

To Advertisers.

☞ For the accommodation of up-town residents, advertisements for insertion in the TIMES will be received at No. 54 West 33d-st., junction of Broadway and 6th-av., and No. 1,241 Broadway, between 30th and 31st sts., at same rates as are charged at office of publication.

☞ The NEW-YORK TIMES has opened a branch office in Brooklyn at No. 44 Court-st. opposite the City Hall, where advertisements will be received until 5 P. M.

We now know why Judge INGRAHAM keeps his Grand Jury in session. It is that Judge BARNARD may be "vindicated." The latter Judge thinks it is time to clear his character. Some years ago he threatened to indict us before a Grand Jury, and we invited him to do it—but he changed his mind. He is evidently still inclined to regard the Press as his foe, which is a great mistake on his part. He accuses us of carrying on our business on property belonging to the City. Against an editor of the *Tribune* he brings a still more damaging charge—not that anybody will believe it on Judge BARNARD's authority. In short, this ornament to the Bench has had enough of being attacked. "It has got to stop," he said to a reporter yesterday; "if the public will not protect me from outrage, I must take means to stop it. But I will violate no law." We are glad to receive this last assurance, for, unless common suspicion is altogether wrong, Judge BARNARD has not always been so scrupulous in his mode of resenting what he is pleased to call "outrages." We have commented elsewhere on the proposed proceedings before the "bogus" Grand Jury.

Yesterday the *Herald*, turning aside for a moment from its profound essays on the Congo River, the King of the Cannibal Islands, and pigeon shooting, favored the public with a mass of nonsense which it dedescribed as the "Fisk-Stokes" letters, already so notorious. It may be that the public like to be imposed on now and then—at any rate, they were "taken in" yesterday. The letters published by the *Herald*, it is needless to say, are not the letters which have formed the subject of so much litigation. The documents published yesterday bear marks of having been doctored up by JAY GOULD, for the purpose of making STOKES' case appear much blacker than it is. FISK never wrote the letters attributed to him, in the shape in which they were published yesterday. The poor man scarcely knew how to spell cat or dog—and besides, the genuine letters and affidavits involve the reputations of other persons besides FISK and the too-celebrated Mrs. MANSFIELD. The true documents have still to see the light. The farrago of bilious sentiment published by the *Herald* is no more like the genuine correspondence than chalk is like cheese.

We learn that A. D. BARNES, the professional briber, has gone to Albany, and informs his friends that he intends to carry on business at the old sign and on the old terms. Any man who is willing to sell his vote is to go and call upon A. D. BARNES. The trade is doubtless too profitable for BARNES to relinquish it without a struggle, but a man must be grossly constituted who does not see that this is not the time of day for any one to set up as an agent between corrupt Rings and the representatives of the people. It is important that the Albany correspondents generally should set a strict watch on BARNES's rooms, and let us know who goes in and out of them, and who are the Assemblymen who enter into negotiations with him. If BARNES's disgusting occupation cannot be wholly destroyed, its exercise may at least be made exceedingly uncomfortable.

The public know that very serious charges have been brought against Senator WOOD, of this State, and that a committee has been appointed to inquire into them. We have no further information about the merits of the case that can be gained from reading the accusation; but it does not seem to us that the committee is making that progress which the people have a right to expect. No public man can afford to disregard such specific charges as those brought against Senator WOOD. The correct man in the Republican Party cannot expect to be shielded from exposure—or if they do expect it, they will be disappointed. Wherever there is roguery going on, let it be rooted out. If Senator WOOD has a good answer to the charges under which he rests, the sooner he produces it the better.

The Other Side.

The proceedings of the Senate's Investigating Committee were diversified, on Friday, by a smart little discuss, ending amicably, upon the manner and purpose of the Committee's inquiry. Then were first heard the words "the other side." It was suggested by one Senator that so much accusation having now been heard, there should be an opportunity for the other side—that is, for the accused parties—to present their case. Whereupon there was some very decorous and edifying disavowal of side-taking, and declarations that if the Committee took sides the declarers would immediately resign. The harmless little spurt of buncombe was happily suppressed by Senator HOWE's declaration that the Committee were all supposed to be on one side, that of honesty against rascality.

The Honorable Senators should take the benefit of a brief course of training in logic; after which they would see that their dispute rested only upon a mere sophistical change in the meaning of a phrase. No one proposed that they should take one side or the other; but merely that they should take the evidence of both sides, that is, that when a man or a system was accused, there should also be heard what was to be said in defense or in explanation on the part of that man or that system. If this were not done, we should have a very strange kind of investigation indeed—an investigation which not only ignored half its subject, but just that half upon which positive testimony, what lawyers call the best evidence, can certainly be obtained. For, reverting to a point that we have already touched upon, the untrustworthy, the almost utterly worthless character of most of the evidence elicited by the Committee, is thus far the most striking result of its investigations. So far is it (that which refers to the most important subjects) from being direct testimony, the best evidence, that it is really worse than hearsay evidence. It is not even what A. told B. that C. told him; but mere vague stuff that is "universally believed," "generally understood," "matter of public rumor." We repeat that on testimony such as most of that which has been produced to the Committee against the Government officials, you could not convict a black beetle.

As to matters upon which there has been direct evidence, Senator STEWART was plainly quite right in saying that the committee and the public have heard but one side. Take the most striking and most damaging evidence that has yet been given, that of a member of the very respectable firm of NAYLOR & Co., that Col. HOWE, of the Secret Service, offered to compromise a claim of $94,000 against them for $50,000—there being, in fact, only a claim of $171 unsettled. Now, do the Senators who were so quick and smart in their opposition to taking sides—would even the *Tribune*—propose that nothing should be heard in rebuttal of this testimony? In so far as it implicates Col. HOWE, has he not a right to be heard in explanation? Why, it must be not only a black beetle, but a very blind beetle, that would deny him so manifest and absolute a right. And so with regard to other persons whose official conduct has been unfavorably touched by evidence. But the question at once arises, is there any one not cooked to the heart and brain with prejudice that would believe for a moment that a subordinate officer of the Treasury is able to compromise a claim of $94,000 of his own motion, and, directly or indirectly, for his own benefit? The notion is simply absurd. Without waiting to hear the other side, and speaking merely upon general knowledge of the way in which the Treasury Department does its work, we will venture to say that the malfeasance imputed on the face of this testimony is impossible—absolutely impossible; and that when the other side is heard, it will be explained to the satisfaction of any reasonable creature.

We have in this matter only the public interest at heart. To hear the whining of men on either side, that they have not received their proportion of patronage, and that men in public service exercised their right, common to all citizens, of speaking or working on one side or the other of a political contest—all these sore-headed complaints are to us mere food for laughter. It is not pleasant to see men of some distinction place themselves in such a pitiable position; and we cannot but deplore it in the interests of the respectability and the dignity of the people; but, after all, the ridiculous side will come uppermost, and we must laugh. As to the one tangible subject of complaint and investigation—the General Order business—let the inquiry be made as searching as possible. Let every merchant to whom rumor assigns complaint be brought before the Committee, and let us hear him say for himself if he has any grievances, and what they are. If merchants have been made to pay $1 75 for storage and service that, all things considered, should not have cost more than fifty cents, let that exaction be stopped at once; and let the Government's business be done as fairly and squarely as that of any great mercantile house. Upon this subject of the General Order stores, there has been very conflicting evidence, or rather opinion, given to the Committee. In their opinions and wishes, their views as to what is best for the interests of commerce and the Government, merchants are naturally very apt to be influenced by a feeling of what is best for their own individual interests, and hence we have very respectable and intelligent men giving judgment on this question directly against each other. The question is one of real importance, and the Committee may well turn out all the political whiners and blatherers, and give themselves to such a sifting of this subject that they may present Congress with a report upon it which shall not only expose the evil, if evil there be, but suggest a complete and satisfactory remedy.

One point the investigation has clearly established in regard to this capital grievance of the complainants, and that is, that whatever the evils or the wrongs of the General Order business may have been, they had their origin, not under the administration of Mr. MURPHY, but under that of that eminent merchant and much-respected man, Mr. GRINNELL. Every effort to fasten upon Gen. GRANT, or "Gen. GRANT's man," Mr. MURPHY, the responsibility for this General Order business, whether it is a good or a bad business, has utterly and miserably failed; and we find a witness of intelligence and respectability, a merchant of twenty-five years' experience, saying that he could always have proper attention by applying at "head-quarters," and adding: "I always found Mr. MURPHY most ready to afford every facility, and to right every wrong of which I complained." The instances of malfeasance and corruption that have been brought before the Committee, upon direct, trustworthy testimony, are of the pettiest kind. The practices of which they are examples should be put an end to immediately, if possible. But that will be very difficult without a wondrously searching and radical reform—a reform in human nature. To stop underpaid men, uncertain of their tenure of office, from adding a little indirectly to their incomes, has puzzled wiser statesmen than Senator FENTON or HORACE GREELEY. The abuse has existed from time immemorial; and, in truth, no real abuse has yet been proved to the Committee which is peculiar to any Collector, or to any Administration, or any form of government, or any nation, or, indeed, to any age of the world.

Judge Ingraham's Grand Jury.

It has been matter of speculation to many minds why the Oyer and Terminer Grand Jury has been dragging through its superannuated old age of uselessness. Judge INGRAHAM has adjourned it from day to day, not for any apparently beneficial object. No work has been brought before it. Dreamy hints were given of election fraud cases that the jury were to examine. But they amounted to nothing. At last we have the solution of the mystery. This Grand Jury is to examine a complaint against Judge BARNARD. And witnesses have been actually subpœnaed to testify in a complaint against Judge BARNARD, in Judge BARNARD's own Court, where, of course, Judge INGRAHAM and Judge CARDOZO will be eager to give the fullest examination and the severest punishment to any misdeeds of this pure and upright official.

One might at first suppose this to be a jest. It is not so. It is sober, serious fact. Witnesses have been subpœnaed to attend before this Grand Jury. These witnesses are members of the Judiciary Committee of the Bar Association. These gentlemen have been engaged in collecting evidence as to the purity of Judge BARNARD's administration of justice. They have given no examination to any deeds or misdeeds of Judge BARNARD, except his judicial deeds or misdeeds. Judge BARNARD, Judge INGRAHAM and the District-Attorney all know this. These officials all know, too, that the Court of Oyer and Terminer has no jurisdiction to try Judge BARNARD for any official misconduct. These gentlemen all know very clearly that any examination of the members of the Bar Committee by the Grand Jury will be time completely thrown away, so far as any action of the Grand Jury is concerned.

What is the object of it? Clearly it might be very pleasant and expedient for Judge BARNARD to know the points on which the Bar Committee intend to ask investigation of his official conduct. He might be thus enabled, in advance, to prepare evidence on these points. Or perhaps these committee men might not afford, on this inquiry, any of the desired information. And, in that case, we may possibly be regaled with a certificate to Judge BARNARD's good moral character, signed by all the jurymen, with an internal revenue stamp of the proper amount duly canceled, and we may have an official statement from a free and enlightened American jury that these libelers were given a fair opportunity to establish their reckless charges in a Court of justice, and signally failed—openly confessed that they knew nothing whatever against Judge BARNARD, and were compelled to acknowledge that he was on the bench a Mansfield and off the bench a saint.

We have seen the processes of the law, in late years, put to strange uses. It was once a fond dream of the legal profession that referees were appointed to give justice to clients. Now they only gain fees for themselves. A receiver in a Court of Equity was supposed to preserve property for its owner. Now he steals it for whom it may concern. Lawyers used to arrest clients to bring them into Court. Now they arrest counsel to keep them out of Court. And surely one of the legal novelties of the age is for the third to have the Grand Jury find out in advance the evidence of the prosecution.

But it is not very ingenious, nor will it be very profitable. There are still some men, in and out of the legal profession, who regard Judge INGRAHAM as an upright man. The number of these men is rapidly diminishing. Judge INGRAHAM will soon be able to count on the fingers his friends among honest men. Surely he has not thus far had great success in hindering the knaveries of his associates. Doubtless he has made great efforts to do so. But the results have been painfully small. Is it not time for Judge INGRAHAM to throw overboard BARNARD and CARDOZO? He should understand that the weight is too great for him to carry. It is a losing race.

The Future of British Politics.

Mr. GRANT DUFF is the Under Secretary of State for India in the Gladstone Cabinet. He represents a Scotch constituency in the House of Commons, and it is his yearly custom to favor an audience of rustics and small tradesmen in one of the burghs he represents, with his views concerning the political aspect of the continent of Europe. This annual speech excites a good deal of attention, for Mr. GRANT DUFF is one of the few English statesmen who have taken the pains to understand the social and political institutions of foreign nations, and who has anything like definite views as to what the foreign policy of his country ought to be. The latest political review of this cosmopolitan statesman was delivered a few weeks ago. It opens with the somewhat suggestive statement that English politics have all but completed the development of one of their historic phases. When the Liberal majority in the next session of Parliament have legalized vote by ballot, and made a national system of education applicable to the whole country, the cycle of radical change may be assumed to have closed. Mr. GRANT DUFF is a disciple of Mr. COMBE, and may fairly be ranked as an advanced Liberal, yet he bears emphatic testimony to the fact that anything like organic change in the British political system is not desired by any influential section of the people. Even the House of Lords, he considers to be in no danger of being reformed out of existence. The true programme of the Liberal Party he conceives to be the development of economic reforms, and the cultivation of the international comity of the world. As a true Cobdenite, Mr. GRANT DUFF favors the steady reduction of indirect taxation, without entailing the necessity of increasing direct burdens. As a corollary to this, he thinks the country ought to endeavor to bring about a moderate but general reduction of the "bloated armaments" at present the rule in Europe.

Of the vexed question of the treaty obligations which might, at any time, involve England in a continental war, Mr. DUFF takes an exceedingly hopeful view. He thinks that the English Ministry cannot too soon dispel the general illusion that their country should officiate as a kind of "earthly providence" in the affairs of Europe. He has come to the conclusion that the prospects of Great Britain being forced into war under any of her existing treaty obligations are by no means great. That, apart from these, any contingency should arise in which it would be the duty of his country to interfere by force of arms in a foreign quarrel, is held to be still more improbable. Should either of these very unlikely events happen, Mr. GRANT DUFF is clearly of opinion that England could serve her European allies much more effectively by sending them money than men. The enormous proportions of modern armies would, he thinks, render any force which Great Britain could spare, of far less importance than the liberal use of her credit. This suggestion, as might have been anticipated, has occasioned much patriotic protest from the English Press. Foreseeing this, Mr. GRANT DUFF admits that as a concession to natural sentiment, a small British force might be allowed to participate in a continental campaign, but repeats that the chief duty of the country in the supposed emergency would be to supply the sinews of war. From this follows the necessary deduction that England merely wants soldiers enough to defend her own shores. With the biggest and strongest fleet in the world, he does not appear to consider this a very difficult task, and he can thus, even in the present transition period of the European state system, counsel economy and retrenchment in national expenditure.

Mr. DUFF agrees with Mr. ODO RUSSELL, the celebrated British Envoy at the German head-quarters, that a well developed and organized diplomatic system is likely to prove a more powerful agent for the establishment of peace and good will among nations than armies, Armstrong guns, breech-loaders and Minié rifles. His ideal of the diplomatic body throughout the world, is that it should be a sort of ready-made old International Society, "whose action would gradually sweep away all those anomalies and absurdities against which the doings of the new International Society are a sort of blundering protest." This certainly reads a trifle visionary for so eminently practical a politician, and does not sound any more reasonable when we find that such momentous results are expected from the Foreign Office becoming "a vast engine for collecting political information throughout the world," to be diffused through parliamentary agency to act upon the public opinion of Great Britain. If every country possessed a highly-trained corps of diplomatic reporters there would, of course, be less danger than at present of one nation entirely misapprehending the purposes of another. But how such an arrangement would be likely to prove potent enough to prevent nations from shaking "with a sword in one hand and a protective tariff in another," we rather fail to see. It does seem as if there were matters which transcended the complete philosophy of Cobden and which even Mr. GRANT DUFF does not perfectly understand.

George Hudson, the English "Railway King."

On Thursday, Dec. 21, there was buried at Scrainghaus, England, GEORGE HUDSON, the first, perhaps the greatest, of that line of potentates known among men as railway kings. After seventy years of vicissitudes, of a variety and character such as few men's lives have witnessed, the once celebrated English railway king has gone to his grave almost without notice. The man who, twenty-five years ago, was the most influential individual in the British Empire, upon whose nod vast enterprises depended, to whose will everything financial seemed content to bow, whose ambition was fully fed with place, power, popularity and wealth, but whose fall came so suddenly as to startle the world—this man, having first passed out of memory, has now passed out of life.

GEORGE HUDSON was tempted into railway enterprises in 1833, while carrying on a flourishing business as a linen-draper at York. His profits then were more than thirty thousand dollars a year, and the death of a relation put him in possession of a good fortune besides. His mind having been attracted toward the railway system of England, then in its infancy, it was natural that his purse should follow in the same groove. Beginning his new career by promoting the York and North Midland Railway, of which he was the Chairman, he soon became noted for his energy and enterprise. His far-sighted sagacity, his wonderful organizing and executive ability, and his infectious enthusiasm, won upon public confidence, until by acclamation he was installed as the magnate of the special interest with which he had identified himself. One railway after another invited him to a seat at its directors' board, and, thereafter, to the entire control of its affairs—thus placing in his hands, as it were, a bundle of sceptres at once, and clothing him with a power which justified SYDNEY SMITH in naming him "The Railway King." In bestowing this title, the reverend wit remarked, "that while some monarchs had won their title to fame by bloodshed and by the misery they inflicted on their fellow-creatures, you have come to your throne by your own peaceful exertions, and by a course of probity and enterprise." Nor was this untrue. HUDSON was not, as some suppose, a mere speculative adventurer, conscienceless and unscrupulous in adapting means to purely selfish, sordid ends. He was, rather, the genius of public spirit, bending every mental, moral and monetary agency within his influence to the accomplishment of really practical and useful measures.

While others took advantage of the prevailing fever of speculation to invent and promote the wildest schemes, he studied great problems of public interest, and sought to establish on sound bases lines which gave promise of profit to the public and to stockholders. He also aimed to effect combinations between lines whose rivalry was ruinous to each other, and, by consolidations wisely negotiated, laid fortunes at the feet of investors whose hopes had almost expired.

From 1845 to 1847-48, when the final crash came, the railway speculation raged with all the fury of an epidemic. No less than 620 companies, proposing to expend £560,000,000, were projected in the single year 1845—not to mention 643 more, which only got so far as to supply the subject matter of prospectuses. More than 500 of these schemes went through all the preliminaries necessary for presentation to Parliament, and 272 of them were actually chartered in 1845. It is needless to add that they wrought the ruin of thousands of aspirants to sudden wealth.

But HUDSON was concerned with none of these swindling schemes. He did a legitimate, important, public-spirited work in projecting, and then developing, practicable plans. Whatever he undertook to do he first invested his own money in, and then let in the multitude who believed in him. He always put in more capital than he asked others to contribute. Some of his schemes were so gigantic as to seem visionary to those who looked on. His audacity, and the *sang froid* with which he would shoulder immense responsibilities and pecuniary engagements, were enough to take away the breath of old-fashioned operators. But fortune smiled on him, and at his touch all seemed to turn to gold. He purchased several fine estates, and lived, when in London, in a regal style. Recognized as the able man he really was, society courted him, and his receptions were reunions of the nobles and great men of the land. For several years he represented Sunderland in Parliament with credit to himself, and to the satisfaction of his constituents and the country.

One who knew him well, and enjoyed good opportunities for judging of his character, asserts that HUDSON was thoroughly honest in his dealings on the Stock Exchange, that he never did a dishonorable act, and always met his engagements with punctilious honor. But the explosion incidental to over speculation came at last. Although his personal transactions were without reproach, as certainly they were without fear, his performances of duty as a railway manager were not so immaculate. He often descended from the board-room to the kitchen to cook the accounts about to be laid before his stockholders; and when the speculation bubble burst, and his own delinquencies impended, charges of this sort were too well proven to admit of explanation. And so he fell. Nor, since his fall, has any man arisen in Great Britain to fill his place. Deposed from all his high positions, ruined in character, and bankrupt in fortune, his life for many years was passed in obscurity and dependence, although not without many an evidence of gratitude from those whom once he had befriended. Latterly he had lived in London, was chairman of the smoking-room of the Carlton Club, (a position he had formerly held,) and was rapidly regaining his old place in society. Besides, there was a prospect of affluence, and even an election to Parliament, before him at the time of his death.

The Erie Bill.

The appearance of Erie in the Legislature was made at an early day, on the introduction of a bill by Senator O'BRIEN for the repeal of the infamous Directors' act of 1869. The Erie Ring were also notified by the election of an honest and able Attorney-General, and by the indications of his purpose to use all the powers of his office to redress the wrongs of the owners of the Erie Road, that, whatever might be their power in certain Courts, their absolute control over the Executive Department of the Government was gone. At this juncture we are greeted with news of remonstrances pouring into the State capital against allowing British capitalists to obtain control of the Erie Road. What do these remonstrances mean? Whom are they meant to protect? What is the occasion for them at this particular moment? We shall not undertake to answer these questions in detail, but we shall call the attention of the public to the fact, that whatever else the Legislature may be called on to do in this matter, its repeal of the Directors' bill should not be prevented or delayed by these remonstrances, nor by anything else, beyond the brief time demanded to submit the measure to the ordinary forms of legislative action.

As for the danger of British control of the road, it is perfectly plain that the continuance of the Directors' bill can only prevent the road passing into the hands of British capitalists, by preventing them from exercising the rights which ought to belong to all owners of shares in the road, and by upholding in the possession of their plunder the men who have prostituted the Legislature of the State to aid them in their thefts. Shareholders in England, and on the continent, and in the United States, have been encouraged by the victory of the people over the corruptionists in this State at the Fall election, to believe that the obstacles to recovering their property from the hands of GOULD, LANE, and their accomplices in the Erie Board, would be removed as speedily as possible. It is the duty of the Legislature to see that this expectation is not disappointed. The Directors' bill of 1869, was a part of a conspiracy which embraced among its instruments every agency set up by the people to protect the rights of property and to secure justice, and the success of that conspiracy disgraced not only this State, but the whole country. It was regarded as a proof that uniform justice was not to be had in this community, and that not only were the laws perverted by corrupt Judges,—they were actually made in the interest of corruption. When the agents of foreign shareowners in Erie came to this country to exercise their right, as representatives of the proprietors of the road, in taking the road out of the hands of faithless trustees, who were steadily appropriating its revenues and depreciating its value, they were met by a succession of devices, continued under the perverted forms of corrupt Courts, to defeat that purpose. Judge BARNARD lent his ever-ready injunction to give an assumed legal sanction to the refusal of the thieving directors to transfer the shares of the foreign owners on the books of the Company, the first condition attached to the right of voting on them for the choice of other directors. He went further, and furnished to the Gould-Fisk-Tweed Ring a pretended officer of his Court to seize the property of the shareholders, and actually vote on it against the known wish of its owners, and for the continuance in power of the men the owners were trying to unseat.

When the victims of judicial corruption in the State Courts carried their case to the Federal tribunals, they obtained only partial and tardy redress, and were shocked and disappointed in finding that those tribunals furnished no adequate means of compelling justice from the prostituted agents and agencies of the State law. And after everything was done that could be done, and they found themselves compelled to retire, thankful for the partial return, depreciated in value, of the shares on which they had presumed to undertake to exercise the right of voting for managers of this property they still find themselves, in common with all the stockholders of the Erie Road, barred from the possession of their own goods, by this Directors' bill. Under that bill, in the Summer of 1869, the then directors of the road were divided into groups, one of which was to hold for five years, one for four and one for three, while the remaining two-fifths held for two years and one year respectively. The terms of three-fifths of the Directors, including GOULD, LANE, and the remainder of the Ring, (with the exception of FISK, who is dead,) do not expire, the shortest of them, till next Summer. The bill, therefore, remains a shield for monstrous injustice, and the prime obstacle to the remedying of that injustice. It should be immediately repealed. That is the simple right of all the shareholders, whether British capitalists or American investors, and it is the right of the people of the State, whose honor is under a stain so long as this notorious wrong remains upon their statute-book.

MINOR TOPICS.

We need not call the attention of the public to the bill of Hon. FREEMAN CLARKE, looking to the early resumption of specie payments, which will be found in our Washington dispatches. The plan proposed by Mr. CLARKE, so far as it concerns the Government, is that the President shall fix a day before the 1st of next January, giving thirty days' notice thereof, on and after which legal-tender notes will be redeemed in coin at designated points; in the meanwhile the Secretary of the Treasury is forbidden to sell coin or pay it out, and when such action will reduce the coin below one hundred millions. This alternate is running specie payments, with provision for redeeming about one-third of the outstanding notes if they should be presented. To avoid possible embarrassment, the Government is reserved to limit the right to redeem the notes redeemed, and to receive or pay them out from time to time, "with the full benefit of and subject to all existing provisions of law in relation to such notes"—i. e., as legal-tender notes. Should the plan be approved by Congress, the present Presidential term, which has witnessed so many great advances in the condition of the country, will see also the last step taken toward recovery from the financial results of the war.

On the 15th of October last we called the attention of the authorities to the fact that the lumber-yards, planing-mills, and like storage places of combustibles on the east side, threatened this City with a possible fire which might inflict loss of life and property almost as terrible as that in Chicago. The events of Saturday night shown that our warning was well founded. A fire began in the boiler-room of a planing-mill, on the south-east corner of Thirty-second-street and the First-avenue, and spread within an hour over the entire block bounded by the streets named, and by Thirty-first-street and the East River. In its progress it found a veneering-mill, lumber-yard, and a varnish factory to feed it. Across Thirty-first-street, there were 100 barrels of benzine, awaiting its approach. On the ground immediately below, were very many tenement-houses, ranging in height from three to six stories, built like great sheds, with narrow stairways, wooden floors, lath and plaster partitions, and thin sides of brick or wood, and with basements in which "groceries," stocked with spirits and had kerosene-oil, are of frequent occurrence. For seven hours the entire available force of the Fire Department struggled with the fire. The wind was not very high. The weather was moderate. Had the mercury been below zero, as it was a month ago, and had the wind blown in such gales as were frequent about that time, no earthly power could have saved the crowded occupants of the neighboring tenement-houses from appalling suffering. One of the most important duties of the new City Government when we get one, will be to provide against the perils that approached so near to us on Saturday night.

Mr. JOHN FORSTER, in the first volume of his life of CHARLES DICKENS, is very severe upon Dr. SHELTON MACKENZIE for having asserted that GEORGE CRUIKSHANK suggested the story of *Oliver Twist*. In the London *Times* of Dec. 30 there is a letter from the veteran caricaturist on the subject. In the first place, he fully supports Dr. SHELTON MACKENZIE. "There is no doubt whatever," he writes, "that I did tell this gentleman that I was the originator of the story of *Oliver Twist*, as I have told very many who may have spoken to me on the subject." He goes on to say:

"When *Bentley's Miscellany* was first started, it was arranged that Mr. CHARLES DICKENS should write a serial in it, and which was to be illustrated by me; and in a conversation with him as to what the subject should be for the first serial, I suggested to Mr. DICKENS that he should write the life of a London boy, and strongly advised him to do this, assuring him that I would furnish him with the plots and supply him with all the characters, which my large experience of London life would enable me to do. My object was to raise a boy from a most humble position up to a high and respectable one—in fact, to illustrate one of those cases of common occurrence, where men of humble origin by natural ability, industry, honesty and honorable conduct, raise themselves to first-class positions in society. And as I wished particularly to bring the habits and manners of thieves of London before the public, (and this for a most important purpose, which I shall explain one of these days,) I suggested that the poor boy should fall among thieves, but that his honesty and natural good disposition should enable him to pass through this ordeal without contamination, and after I had fully described the full-grown thieves (the 'Bill Sikes') and their female companions, also the young thieves (the 'Artful Dodgers,') and the receivers of stolen goods, Mr. DICKENS agreed to act upon my suggestion, and the work was commenced, but we differed as to what sort of a boy the hero should be."

The remainder of the letter seems to us to fully establish Mr. CRUIKSHANK's claim to the credit of the invention. Mr. FORSTER is not always a judicious advocate of his friend, as many who have read his volume must have perceived.

The speculative fever in England, to which we referred some weeks ago, not only shows no abatement, but even appears to be on the increase. In November there were registered, in London, no less than sixty-eight new companies of all kinds, involving nominal capital, to the amount of nearly forty million dollars. As an indication of the degree in which this mania surpasses anything of the sort during previous years, it may be stated that the number of companies formed in the same month for six years past averaged forty-two, with an average aggregate capital of about seventeen million dollars. And the increase of newly-formed companies in 1871 over 1870 is reported to be not far from 100. Of the projects born in November twenty-four were mining schemes, including the Emma Silver Mine concern, with its capital of five million dollars. Nearly one-half of all the capital, nominally at least, invested in these sixty-eight November projects, was for mining purposes. It is reasonably obvious, from these facts, that a good deal of money is on its way to be transferred from the pockets of thousands of sanguine dupes into the hands of scheming promoters. The inference is a fair one, therefore, that the school of experience is likely to have a large accession of pupils before long over there.

Newspaper readers will not fail to have noticed that the Democrats fight rather shy of the Louisiana business. We are willing to concede that this is partly due to the enormous difficulty of understanding the miserable muddle into which the affairs of that unfortunate State are sinking deeper and deeper every day. But it is also due to the fact that the alleged favorites of the Administration—the Federal officials—were in temporary alliance with the Democratic members of the Legislature, against the fastidious corruptions and usurpations of the Governor, WARMOTH. How, then, to assail the officials without assailing the Democrats? But, on the other hand, the United States military officers have declined to interfere, except on the Governor's requisition. How, then, to find fault with this contingent interference when it must be aimed, if made, against the Federal officials? In this dilemma, the Democratic newspapers have fallen on the old device of abusing the "plaintiff's attorney," and are mildly scolding the Republican Party for its general responsibility for everybody and everything.

A frank and clear statement of the views of a practical "working man" is something, we are sorry to say, almost as rare as it is desirable. Such testimony, however, will be found in the remarks made by Mr. JESSUP, in the interview, of which a report is made elsewhere. The conspicuous absence of vague denunciation, and the moderation and good sense of Mr. JESSUP's expressions, are gratifying. To men of these views it is fitting that an opportunity should be given to make a full statement of their grievances, and of their proposed remedies for them.

P. J. S. sends us $5 for the Children's Aid Society. A former remittance of $5 was acknowledged from "Myrtle"—it should have been credited to Mr. T. BARNETT, of Hyack.

OUR STATE INSTITUTIONS—XVI.

The Albany Lumber Trade.

ALBANY, Monday, Dec. 18, 1871.

"A pretty big bundle of sticks, Sir," sententiously remarked my hack-driver as he landed me, shivering from head to foot, in the middle of the maze of the Albany lumber district yesterday morning. As I stared blankly around at the chilling prospect I could not but acquiesce, though after rather a dismal fashion, in the truth of his assertion, however vexatious at such a moment may have been his quaint way of putting it. For, there were the endless piles of "sticks" to speak for themselves. And then came over me the abominable idea that it would be very pleasant if some miscreant should happen conveniently to be seized at that moment with an irresistible temptation to commit the crime of arson, on just only one of those "bundles of sticks," and so warm the surrounding atmosphere a little. It was irrepressible, and not to be shaken off. The spot was as deserted as Wall-street on Sunday, and as lifeless as the long silent streets of Pompeii. Scarcely a soul was about, and the little shanty offices were all shut up, the dealers having gone into their Winter quarters in the city (a very wise move!) immediately after the closing of the canals, not to return till the genial Spring sun should rouse them, like field-mice, from their four months' hibernation. Perhaps one circumstance would have rendered the depressing effect of the desolate, wintry scene more complete—the presence of that eminent English wiseacre whose bump of statistical inquiry has led him to consider the world's consumption of lumber. He declares that he can demonstrate mathematically that in less than 200 years there will not be a tree or a shrub on the face of the earth, if we go on cutting timber, and population continues to increase, at the present rapid rate. This is encouraging! One of the many illustrations he cites in support of his argument is that no less than 10,000 acres of forest are felled annually in order to supply the railroads of Great Britain alone with all the sleepers they require. This is an item with a vengeance in the way of lumber consumption; and, if the estimate be correct, is really a little alarming, considering the many other railroads in the world which also want sleepers. And what, too, is to become of the millions of people to whom wood, wherewith to light their fires, is as imperatively necessary as was straw to the Israelite makers of bricks? The only sensible thing to do under the circumstances is to hope that this English statistician is wrong in his calculations or his premises; or, else, to pray that Providence will kindly order the trees to grow a little faster, and a little bigger, and a little thicker together. Fancy having to do without one's coffee on a Winter's morning! And how would the Irish Biddies of New-York get on without the daily making up of the kitchen fire to swear over!

The lumber district of Albany has a local habitation of its own, beginning at North Ferry-street, about a mile from the heart of the city, and running northward for some distance, parallel with the Troy road. For one mile it occupies the entire space, 110 acres, between the Hudson River and the Erie Canal, varying in breadth from about 400 feet at the point nearer the city to 1,000 feet at the further end. It is divided into sixty-one yards, and is intersected at right angles by twenty-nine slips, which run from the canal to the wharves on the river side. Most of the spaces intervening between the slips are divided into two yards, each yard having one slip frontage. This arrangement is generally preferred by the dealers, as the occupation of a double yard renders the piling and handling of the lumber not only more difficult but more costly. Ten firms have double yards. The land occupied by the lumbermen all belongs to the estate of the late STEPHEN VAN RENNSALAER, and is considered some of the most valuable property in the County of Albany. The yards, on an average, are 140 feet wide, and produce an aggregate rental of from $30,000 to $90,000 a year. Oh, that I owned the estate of the late STEPHEN VAN RENNSALAER! In the whole district there is now stored 70,000,000 feet of lumber—an unusually low stock, 20,000,000 feet less than on the 1st of January, 1871, and 30,000,000 feet less than on the 1st of January, 1870—the stock in trade with which Albany proposes to reopen business in the Spring, and renew the hard fight of keeping back competitors, and sustaining her reputation of being the best, if not the largest, as well as one of the oldest, lumber markets in the United States.

Albany, as I have said, is one of the oldest, if not the oldest, lumber markets in the United States. When the timber in the immediate vicinity of the settlement became scarce, the easiest and most available source of supply was, of course, from the outlying settlements further up the river. There the timber was cut and the logs floated down with the current to Albany, and the Albany lumber business went on. With her commanding position at the head of the navigation of the Hudson, Albany naturally soon became a source of lumber supply for New-York. Mills were erected on the Upper Hudson, the lumber was sawed and floated down the river, hauled on shore and piled, and kept on sale by dealers. Here was a regular market at once established. Wharves were then built to facilitate the loading of sloops and schooners, on what is now Water-street; but on the completion of the Erie and Champlain Canals, the present lumber district was commenced; and now no lumber whatever is floated down the river, for the best of reasons—there is no lumber to cut.

The lumber business of Albany may be said to have first begun to grow in extent about the year 1830, within the life-time of some who are still actively engaged in it. In fact, nearly the whole business is now conducted by gentlemen who, thirty or forty years ago, were clerks and tally-boys. Mr. SAGE, who has a large yard here, one in Toledo and one in New-York, and Mr. CHAS. P. EASTON, who has a large yard here, were both tally-boys in the office of Mr. JOSIAH B. WILLIAMS, one of the earliest pioneers in the lumber trade, at the "passing rich" salary of two dollars a week. Mr. WILLIAMS, who was afterward Senator from the Twenty-fifth District, was the Captain of the canal-boat which brought his own lumber to market. In those days, before the enlargement of the canal, the boats were small, only capable of carrying 40,000 feet of dry pine lumber. Those now in use carry 150,000 feet. In 1836 JOSIAH B. WILLIAMS retired from business, and was succeeded by his brother, C. P. WILLIAMS, the present Cashier of the National Exchange Bank in this City; he, too, having retired after an honorable and successful career as a lumber dealer. FREDERICK I. BARNARD and EBENEZER HILL are names also well known among the earlier lumber dealers. They retired from business many years ago, wealthy and respected by the whole trade. The pioneers in the trade, however, were not generally successful in a financial point of view. Very few of those beginning with limited means were able to leave business after years of toil, in more than comfortable circumstances.

In the last thirty years the Albany lumber trade has made extraordinary strides. Instead of being confined to the Upper Hudson for its supply, lumber is now received in vast quantities from Canada and Michigan, also from Indiana, Ohio, Pennsylvania and the Lake Champlain Districts. In 1841, all the lumber which was carried over the Erie and Champlain Canals only amounted to 440,000 feet. In 1871 the receipts, per canal alone, of sawn lumber and shingles were 446,190,000 feet; nearly millions for thousands as compared with 1841. But in addition to this amount, there are the receipts by rail, of which no account is kept, but amounting to several millions of feet. These receipts are a little under those of 1870, but the sales of the year exceed in quantity and value those of any previous year. A year ago the stock of lumber was 90,000,000 feet, now it is only 70,000,000, an increased sale of 20,000,000 on account of stock. Again the sales of 1870 were estimated in money value at $9,774,096; for 1871 they will exceed $11,000,000. Some of the lumber dealers put the increase at even a larger figure, pointing to the fact that prices are at least ten per cent. higher on pine, and five per cent. on spruce and hemlock.

This falling off in the quantity of lumber dealt in in the Albany market is the result, not of a diminution in the trade of the city, but of the early closing of the Hudson River and the Erie Canal. But for this the returns would probably have shown an increase.

This enormous quantity of lumber has been shipped via New-York to all ports on the Atlantic coast, from Boston to Charleston, in South Carolina, and to all the towns on the navigable rivers within those bounds. Maine, of course, supplies her own lumber. From New-York City it is reshipped to Europe, the West Indies, South America, India and China; and the representatives of those noble primeval forests of which LONGFELLOW so poetically sings in *Evangeline*, are to be found in all parts of the earth, but in the prosaic, commonplace shape of eighteen-feet sawed logs. Notwithstanding the yearly increasing amount of lumber carried by rail around the Albany market, and a diversion of a large portion of the western trade to Burlington, in Vermont, in consequence of railroad and superior planing-mill facilities, there seems to be no falling off in the Albany lumber trade. Part of the Eastern and Southern trade, too, which was formerly wholly supplied by this market, is now furnished direct by rail from saw-mills in Michigan and elsewhere. The fact is, the amount of trade annually diverted is just sufficient to meet increased consumption, and no more.

Of the 450,000,000 feet of lumber received in the Albany market during 1871, about 100,000,000 feet was Canada pine, 100,000,000 Michigan pine, and the remainder from Ohio, Indiana and Pennsylvania, and spruce and hemlock from Lake Champlain, Glen Falls, Fort Edward and the vicinity. The Western Canada pine is carried down the Ottawa River to Montreal, then up the River St. Lawrence as far as Lake St. Peter, a distance of seventy miles, where the River Sorel, one of its tributaries, runs into it. The Sorel rises in the northern part of Lake Champlain, and is navigable the whole distance between the lake and the St. Lawrence, thus making an easy though a roundabout passage for the lumber to the lake, through which it passes to Whitehall, and thence by the Champlain Canal to Albany. There is some talk of simplifying the route by cutting a canal due south from Montreal to the Sorel River, a distance of only twelve miles, the angle formed by the two rivers being so intensely acute. This would save at least 140 miles of navigation up the St. Lawrence and down the Sorel. The Eastern Canada lumber, from Toronto and Port Huron, all comes to market by way of the Oswego Canal to Syracuse, and then on by the Erie Canal to Albany. The Michigan timber comes by the Lake Champlain route and by Erie Canal from Buffalo. The cost of transportation from Oswego is about $3 50 per 1,000 feet of lumber; from Buffalo it is $5 50 per 1,000 feet. But the distance from Syracuse to Oswego is only 35 miles, as against 150 miles to Buffalo. The hemlock and spruce cut in the Champlain district, of course, come over the Champlain Canal.

There are forty-seven lumber dealers doing business in the Albany district. Of these, thirty-five confine themselves entirely to the wholesale trade; the other twelve combine the wholesale and retail trade. Thirteen of the wholesale firms have more than one yard, one firm, J. BENEDICT & SON, having three. Among the larger dealers WHITE & Co. undoubtedly take the lead, their sales varying from $1,000,000 to $1,500,000 per annum. H. W. SAGE & Co., however, although only doing a local trade of $500,000, probably do a larger general business, with their yards in Albany, in New-York, and in Toledo, and their saw-mills out in Michigan. J. Benedict & Son do a business of $700,000; Craig & Co., $600,000; Clark, Summer & Co., $500,000; Summer & Hasey, $500,000; Salisbury & Co., $500,000; Thomas & Hyatt, $500,000; Norton & Co., $500,000; McGraw & Co., $400,000; C. & P. Whitney, Jr., & Co., $400,000; W. H. Weaver & Co., $400,000; C. P. Easton & Co., $300,000; Fassett, Son & Co., $300,000; Rathbone & Co., $300,000; Arnold & Folsom, $350,000; J. B. Kelley & Co., $300,000; L. Thunsent & Co., $350,000; W. H. Gratwick & Co., $250,000; J. R. Patton & Co., $300,000; Dunham, Green & Co., $300,000. Many other firms do a business of from $150,000 to $300,000 a year. One or two of these firms claim a larger business; but the estimate has been carefully framed, and their neighbors say that if they do a larger business, they do not know how or where it is done.

It is impossible to glance at these figures without at once being struck with the great extent and importance of the Albany lumber trade. And with three canals to feed the market from the great timber districts, and with the Hudson River flowing along her lumber wharves, to carry the lumber to all parts of the world, it seems almost impossible to conceive that the lumber trade of Albany can cease to thrive, unless that erratic English statistician should turn out after all to have a method in his madness, and poor Albany be left with plenty of yards, wharves, barges and dealers, but without a "bundle of sticks" to deal in.

A. P.

AMUSEMENTS.

Promise of To-Night.

A performance of "L'Africaine," by Miss PARESI and Signor HABELMANN, MULLEN and BERNARD, will commence at the Stadt Theatre this evening, a series of representations of Grand Opera. We learn that the works selected for interpretation will be given with a completeness in distribution of parts rarely attained to.... The single change of bill noticeable among the announcements of the City theatres relates to affairs at Wood's Museum. "Little Red Riding Hood," a new burlesque, will be acted there, with Miss PAULINE MARKHAM and BRIAN HOWETT in the principal roles.

LABOR AND CAPITAL.

What the Workingmen Want—Views of the Democratic Leader on the Disputed Question.

While in conversation with some prominent members of Typographical Union No. 6 on the subject of the Labor and Capital Commission in Congress, and the persons to be appointed to carry out the provisions of Mr. HOAR'S bill, it was suggested to your reporter to call upon Mr. WM. J. JESSUP, the President of the Working Men's Assembly of the State of New-York. The members of No. 6 remarked, while making the suggestion:

"TRENELLICK, DAY, BOUCHER, and most of the men mentioned in the World some days ago as probable candidates for a Commissionership, would be distasteful to the great body of the working men. The persons named are either joined with strong theories which bias their judgments, or they are more or less politicians and party men, which is not what we desire in this inquiry. You will find in Jessup an intelligent man. We all know him to be an honest man, devoted to the cause, and if he should be nominated to the Presidency, and receive an appointment, it would give unmixed satisfaction. He knows where the shoe pinches and has no ax of his own to grind."

The advice thus tendered was followed, and the writer botonk himself to Mr. JESSUP'S residence in Norfolk-street, the humble abode of a respectable mechanic, with no pretensions to show, but with the ordinary appointments of comfort and decency. Mr. JESSUP was at his table writing, and with a pile of papers as large as if he had been a City writer.

REPORTER—I took leave to call upon you, Mr. Jessup, at the introduction of Mr. ——. I wish to know from you, as a representative man, something of the sentiments of working men as to this new Commission on Labor and Capital.

Mr. JESSUP—You are welcome, Sir. I can tell you very little about Mr. HOAR'S Bill. He, I have reason to know, has studied the matter, and has taken this step of the means of bringing the whole matter under consideration. I have no idea what course Mr. HOAR will take. Nor do I think the working men care much about the way the object is effected.

REPORTER—That's precisely the point. What is the object to be effected?

Mr. JESSUP—A full investigation of the relations between labor and capital, and the redress of working men's grievances.

REPORTER—What is meant by the relations between labor and capital, and of what grievances do they complain?

Mr. JESSUP—The relations include all the reciprocal duties of employers and employed, wages, hours of work, settlements of disputes, and so forth. The grievances are insufficiency of wages, needless or capricious reductions, the unreasonable hours of labor for children, and the centralization of capital which creates monopolies and will ultimately tend to depress the condition of the American workman to that point that he will be as badly off as the overtasked populations of Europe. Why, Sir, at this present day there are Factory laws in New-England which prohibit the working of children and young persons, and make it the duty of employers to give educational facilities to their employes of tender years. But it is not done. The factories get fifteen or sixteen hours a day out of the children. Even here in New-York at Cohoes there are factories that run youthful labor twelve and fourteen hours a day. We want this remedied. Again, the land grants to railroad companies on the plea of public works are injurious to the working man, and the combinations of great capitalists like the Pennsylvania, the Erie and the New-York Central Railroads, with their branches and feeders, tend to keep the working man in bondage and make the capitalists master of the situation.

REPORTER—Seeing that land grants can only touch Western and unoccupied lands, how can they affect the rates of wages?

Mr. JESSUP—You mistake if you suppose the working men band together only to regulate the rates of wages. As a rule, working men are satisfied with fair living wages; we do not propose to ourselves to regulate the law of supply and demand; the views of the intelligent American workman go beyond the moment and even beyond their own country; they sympathize with labor everywhere. Now, the land grants operate this way: They are issued to corporations as an inducement to do certain public works which will be presumably beneficial to the general public. In the first place, these companies work for themselves; the works are performed in such way as to suit themselves; sometimes not performed at all. Meanwhile so much land is withdrawn from the market or its price is enormously enhanced. The actual settler is shut out; the working immigrant who comes from Europe finds lands which he had expected at a dollar an acre to have risen to ten. He settles in the cities; he displaces labor which is already hard set to get the means of living. Thus their injury is done by these land grants.

REPORTER—But if the grantees do the work they agree to do, does not this open up the country and make the lands worth the enhanced value?

Mr. JESSUP—That is true in a measure. Theoretically it would seem that it should be so. Practically, it concentrates capital more and more, and encourages land speculation at the cost of the actual settler. And the small farmer who ought to be free as air is a bondman to the monied corporation, and is more helpless than the workmen in the cities; for the town workmen can meet together and combine for redress of grievances, but the countryman must stand alone. Witness the action taken some time ago by the settlers on the line of the Illinois Central against that corporation. All the farms, improvements and all, are under mortgage to the Company for purchase money. A bad harvest or two, sickness or any other calamity places the settler at the mercy of the capitalist, instead of at the discretion of the Government. The capitalist works for his own interest; the Government works for the interest of all.

REPORTER—With all this disadvantage the land grants and new public works provide present work and open new labor fields.

Mr. JESSUP—That may be. But even that is a doubtful good. It is more than likely that the whole affair is speculative. The benefits of the public works themselves are remote. Labor is diverted from wholesome enterprises. Most probably the very funds for the doing of the portions of work necessary to keep up the land grants are borrowed on the credit of those very grants. A heavy price has to be paid for this accommodation in half a dozen different ways. But, anyway, it falls always on the people, who from the first are owners of the whole concern, and whose birthright is sold for a very uncertain mess of pottage, and for a sure benefit to lobbyists, jobbers and King makers.

REPORTER—You said just now as a rule workmen are satisfied with fair wages. Do you think present rates of wages satisfactory?

Mr. JESSUP—In some businesses, builders and plasterers are, I believe, well content. And to show you the reasonableness of working men when their wrongs justly dealt with, I would mention that the trade has never been so active as this Fall, and yet the men have made no demand on wages, and you may believe that the masters have not offered it.

REPORTER—What are the average rates of wages in all trades?

Mr. JESSUP—That is a very wide range. Hard to be answered by any one man. Suppose I take skilled mechanics. You will admit that calls for the best brain and long apprenticeship; in fact, a good man is always learning. Now the best mechanics don't go beyond $3 a day. Dollars seem that sickness, holidays, short time and slack work. You will hardly all the year round get beyond $18 a week. Now employers talk about rise in wages, but landlords don't forget to raise their rents; and I don't know what your experience may be, but I remember when rents went up when greenbacks went down, and I know I don't find that rents have been lowered now that greenbacks are almost as good as gold. Why, Sir, talking of machinists, there is SINGER'S sewing-machine factory; you know it, of course. I was figuring the other day, and I find that their 700 men earn $18 a week for 52. Just now they have closed their shops for a fortnight to take stock. There's twelve days' loss to the hands. The men make no complaint. But they do complain, and anybody with any feelings will think them right, of that system of deduction when work is resumed. Fifty-four dollars out of $84 is pretty good profit, but that is not enough.

REPORTER—There is the interest and the factory buildings, and past outlay and advertising, current expenses, and so forth.

Mr. JESSUP—Oh, yes, we know all that. But don't you think that one-half would be pretty good and leave a wide enough margin? But we were not talking of the men. The bosses said nothing of their $18 out of $84, but they do think 18 cents to be reduced another fifty cents or perhaps a dollar. A reduction of profits evenpital means the loss of a bottle of wine, or a seat at the opera, or fewer gloves; but the reduction of wages means less to eat, fewer clothes for the children, and another hour of overwork to make up the deficiency.

REPORTER—What do you call a fair profit on wages?

Mr. JESSUP—You can't get at that always. Masons get say $3 50, or $3 a day. Now if the boss charges the customer $6 for the man, the man has no objection. Although the profit in labor and it creates a false impression in the public mind as to rates of day wages. But when the boss drops fifty cents on the men and charges a dollar on the customer, that seems to us rather rough. The customer pays full price and the boss doubles his own profit. In clock times the men can't help themselves, and are obliged to take the job at the lower rate.

REPORTER—What do you expect from the new Labor Commission?

Mr. JESSUP—We expect nothing beyond an inquiry into the relations of labor and capital, and such recommendations as may facilitate a redress of all grievances.

REPORTER—Does it occur to you how the American working-man has the political settlement of these things in his own hands?

Mr. JESSUP—Yes, he has as a citizen, but not as a workman. And to any workman it is difficult, if not impossible, to organize a Labor Party. You see the parties of the country are run with a view to place and power. Now the moment a working man steps into place, he loses the confidence of his old associates, and his interest in them is correspondingly diminished. Then, again, political parties are composed in large measure of those who have to pay the piper. The office-holders will pay to hold on. The office-seekers will risk a little on the chances of a good deal. The working man has no money to spend that way. Again, political parties are supported by traders and speculators, who care willing to pay handsomely for protection and advancement of their schemes and interests, and will bid for the support of either side. The Working Man's Party would be shut out from all the political work. Too much I hope from the Commission is a fair statement of the complaints. There we shall look about for a remedy. The working man only knows how the working bees get the rough side of life, and a very poor share of the honey they make, while the drones do nothing and live in luxury. There is something wrong somewhere.

Gen. Carl Schurz.

From the Virginia State Journal.

This gentleman is just now occupying a large space of the public attention. It is not to be denied that he possesses commanding ability as a scholar and a rhetorician. His command of language is marvelous, and some of the finest writing we have yet read has come from his pen. But what MACAULAY says of Lord BACON is sadly true of Mr. SCHURZ as a politician: "No man ever talked better, and no man ever acted worse." He began his political life in Wisconsin by seeking the Gubernatorial nomination of that State in 1862. The Convention nominated ALEXANDER RANDALL, late Postmaster-General, and tendered SCHURZ the position of Lieutenant-Governor, which he indignantly refused, and either bolted the nomination, or allowed others to do so on his account; he thus put the ticket in jeopardy at a most critical period in the history of the Republican Party. Mr. SCHURZ then attempted to place the Republicans of Wisconsin on record as a dangerous ground of States rights, in interpreted by the Supreme Court of the State, in the great trials of BOOTH and RYCKOFF, under the Fugitive Slave act. That Court decided that it was not bound by the decisions of the Supreme Court of the United States, and having refused a decision of its superior, refused to send up a record of the Booth case for review, thus initiating a judicial rebellion for the purpose of preventing the execution of the Fugitive Slave act. While all Republicans, and indeed the great body of the people, detested the Fugitive Slave law, they did not accept this as the proper mode of opposing it.

Under the lead of Mr. SCHURZ, an attempt was made to commit the Republican Party to this dangerous position. Those who refused to accept the doctrine of State rights were proscribed, and their fidelity to the party put in doubt. TIMOTHY O. HOWE, the one Republican in whom all hearts turned as the fitting representative of Wisconsin in the Senate of the United States, was laid aside because he would not come upon the new platform; and DOOLITTLE, a Democrat six months before, was nominated, with what result the country knows. Later, the people regretted the plausible bubble which had bewildered them for the moment, and elected Judge HOWE to a seat in the Senate, which he now adorns. This ended the influence of CARL SCHURZ in Wisconsin as a leader. His great ability gave him a representative character, and secured for him a diplomatic appointment from Mr. LINCOLN, which took him out of the country for a short time. Returning from abroad to take part in the war, he was at once placed in high military command. His career in the army was short; we presume from the great abundance of political Generals then in the field, who crowded him out, as they did other capable officers.

Of Gen. SCHURZ'S courage we have no doubt, but it could hardly be expected that a man who knew nothing of soldiering should acquire at once the experience essential to make a great commander.

From the army Gen. SCHURZ went to Michigan, and edited, very ably as we think, the *Detroit Post*, but the paper did not prove a success, and he removed to Missouri. After a short residence, he came into the Senate as the representative of a Republican constituency in that State. Without provocation or cause he joined a coalition which resulted in the overthrow of the Republican Party in Missouri, and the election of FRANK BLAIR as his colleague to the Senate. His war upon Gen. GRANT grew out of this last and wickedest act of his political life, and has been prosecuted with unrelenting energy from that time. By such conduct as this, Mr. SCHURZ has forfeited all claim to be considered a Republican, or a safe and reliable statesman. We esteem the last act of his as unspeakably wicked and mischievous. It was a treacherous and dishonorable betrayal of a sacred trust.

He commenced his political life as a bolter, seeking to disorganize the Republican Party because he had fairly gotten into it, and he has been a disorganizer ever since. The party owes nothing to Mr. SCHURZ. His influence with his own countrymen is not extensive or powerful, and he has received for his services a full equivalent. He has now mounted the civil service reform as his most convenient hobby, to ride a tilt against the Administration. Under the specious disguise of a reformer, he vents his spleen upon Gen. GRANT, who, more than any other President before him, has endeavored to purify and elevate the service. The great purpose of his lecturing through the country is to organize the insignificant crowd of dissatisfied Republicans with the passive Democrats, New Departurists, and the like, into an opposition party, with GRATZ BROWN at its head—said party to be run by CARL SCHURZ as prime minister. This is very pretty thing on paper, and looms up grandly to the eye. GRATZ BROWN for President, and CARL SCHURZ Secretary of State, would certainly be a gratifying combination to some families we know of, and that is the interpretation of civil service reform as rendered by our eloquent Senator from Missouri.

Where is Justice?

To the Editor of the New-York Times:

In common with thousands of others, I desire to know how long must the honest portion of the community submit to the "law's delay" in the merited punishment of the great criminals who have been so long plundering our City? Justice seems now to be a mockery—an empty word, meaningless, with those who have the wealth and power to set it at defiance! It is indeed a sad and painful commentary upon our boasted republican notions of equality to read the daily reports of our Court proceedings, which tell of the wholesale incarceration of the poor wretches who have been detected in the act of stealing a few articles of clothing to keep them from the Winter's cold, or purloining food to prevent starving, and then reflect that those who have robbed us of millions are living "in purple and fine linen," defying justice and awaiting but the popular calm to glory once more in their ill-gotten wealth! A poor miserable nacre, impelled by want, enters a house and purloins a few articles of clothing, and a righteous (?) Judge, with eyes severe and a countenance bespeaking offended virtue, dilates upon the enormity of his crime, and sentences him to imprisonment for the extreme term provided by law! Turn the picture and look on the other side, which represents four notorious thieves, surrounded by a legion of plunderers, all intent upon stealing boldly from the coffers of a City's treasury, dividing the spoils in proportion to the position and attributes of the different members of the gang. And what is the punishment? The great Ring leader still holds his office as a State Senator, to make laws for the people of this Commonwealth, and receives his friends daily in his office, within the shadow, almost, of the hall of justice. The principal abettors are living a life of easy and luxurious retirement—the one, with his honeyman, preferring the hospitable atmosphere of Canada; the other contenting himself upon the invigorating banks of the Hudson, near Washington Heights—the peace of an admiring circle of friends, who still look with wonder upon him who could amass so many millions within such a brief period. The last rose of Summer, the many-colored coated Mayor, being lauded by his friends, has become tired of the affairs of State, and for "urgent private reasons" has abdicated his throne to enjoy the pleasures of a pigeon-shooting match. Three of the lesser sycophants have put the seas between them and the officers of the law, and are now admiring the classic remains of Rome, or lounging at a dolce far niente life at Nice, that European Newport. Can you tell us, therefore, Mr. Editor, how long we are bound to submit to this farce called justice?

A REFORMER.

NEW-YORK, Saturday, Jan. 13, 1872.

EDUCATION IN NEW-JERSEY.

Proposed Measures of the Educational Commission—A Long Step Forward.

From Our Own Correspondent.

TRENTON, Saturday, Jan. 13, 1872.

The Commission appointed under a resolution of the New-Jersey Legislature, passed last Winter, for the purpose of revising the school system of the State, have nearly concluded their labors, and will soon present their report to the Governor, accompanied by a bill embodying several new and important features. The Commission, which includes the Presidents of Princeton and Rutgers Colleges, (Rev. Drs. MCCOSH and CAMPBELL,) has devoted several months to a thorough examination of the educational question in general and the peculiarities of the various State systems in particular. The measure which the Commission has finally adopted will, it is believed, place our State in advance, educationally, of any of her sisters.

The total number of children of school age in the State in 1870 was 395,[illegible], of whom only 189,[illegible] attended the public schools, and 36,[illegible] private schools. The total amount expended for public school purposes last year was $[illegible], of which $1,097 48 was raised by a tax of two mills, levied under an act of the last Legislature. There are in the State 1,[illegible] school buildings, of the average value of $[illegible]. The total number of teachers is 3,[illegible]. Such is the system as it stands, and which it is now proposed to extend and improve.

A prominent feature of the bill prepared by the commission is a provision which looks to the conditional application of the compulsory principle as to truants and vagrants. It makes it compulsory for the tax-payers of every school district to compel, by such methods as they may deem most expedient, the attendance at school of all children found running at large, and to impose upon parents and guardians whatever penalties may be necessary to induce their co-operation with the school authorities in bringing those under their care under proper educational influence. This feature is copied from the Massachusetts law, but differs from the latter in making it optional with the people to decide whether compulsion shall be used or not, whereas in Massachusetts the duty is made peremptory. It is the theory of the New Jersey Commissioners that as the evils of vagrancy and truancy are so obvious, there are few populous districts which would hesitate to employ the remedy placed within their reach. At any rate the law in its present shape will be less likely to provoke prejudice and opposition than if it made the application of compulsion arbitrary without any reference to the popular feeling or wishes.

The proposed act also prohibits the employment in any manufacturing or mechanical establishment of any child under twelve years of age, unless afforded opportunity to attend school for three months in the year; nor shall any child of this age be employed for more than eight hours in any one day. Any employer violating this provision is made liable to heavy penalties. The effect of this section of the act would be to secure to operatives of tender years in manufacturing cities like Newark, Paterson and New-Brunswick, where thousands of both sexes are employed, opportunities for acquiring an elementary education.

Another section of the act, and one of the utmost importance, establishes a system of school inspection, providing for the appointment of five or more inspectors, whose duty it shall be to visit and inspect, as often as may be, every public school in the State. These inspectors are required to carefully observe the condition of each school as to the buildings and accommodations, the order and discipline maintained, the quality and amount of education dispensed, and the punctuality and regularity of attendance, both of the pupils and teachers; and they are authorized, if they find any teacher to be incompetent, or of confirmed bad habits, to take measures for his suspension or removal, as the public welfare may require. It is also made the duty of the inspectors to diffuse among the people, by means of public addresses and conferences with citizens, educational boards and teachers, such information as will best promote the interests of education. The results of so thorough a system of inspection cannot fail to be beneficial, especially in a State where the only supervision of the public schools has heretofore been intrusted to County Superintendents, very many of whom are incompetent for their own positions, and none of whom can, for the compensation allowed, afford to give any considerable time to faithful personal inquiry and examination into the condition of the schools.

Another provision is intended to increase the efficiency and usefulness of the Normal School. Under the present law the number of pupils in that institution is fixed at 240—three for each member of the Senate and General Assembly, and all pupils must give a written declaration that they intend qualifying themselves for public school teaching. Under this rule, a considerable percentage of those admitted to and receiving the advantages of this school have been found to develop no special qualifications for teachers, and the State has often failed to receive any adequate return for its outlay. The bill of the Educational Commission proposes to remedy this difficulty by giving the County Board of Examiners in each County, the prior right to nominate applicants for admission, and in order to a proper selection, such Board is authorized to institute public competitive examinations of candidates, giving the preference to those who exhibit not only the highest intellectual qualifications, but marked natural aptitude for the teacher's office. The act also appropriates the annual sum of $6,000 for a scholarship fund. Under this fund there will be fifty scholarships of $100 each, two of which will be allotted to each county, to be competed for by the Normal pupils from that county, and the remainder ($[illegible]) is to be open to free competition by pupils in the school from the State at large, provided that scolarships shall be awarded to those pupils only who shall first enter a satisfactory bond, obligating themselves to teach in the public schools of the State for five consecutive years, or to refund the amount paid them upon a failure so to do.

The bill has other new and commendable features, but enough have been mentioned to show the general character of the act, and the important bearing it will have upon the educational future of the State. Its passage will be urged by many of the strongest men in both political parties.

Y.

Among the Germans.

The Teutonic Mennerchor celebrated its twentieth anniversary last evening at the Teutonia Assembly Rooms, by a concert, banquet and ball.

The German Society Amalthea celebrated its first anniversary last evening at the Columbian Hall. The exercises included a dramatic entertainment, followed by a social festivity.

The new Turn Hall, in Fourth-street, is to be inaugurated by the New-York Turn-Verein on the 26th inst.

The Maysenor Carnival Verein gave a carnavallistic sketch at the Walhall, in Orchard-street, yesterday evening.

The Theodor Koerner Liederkranz gave an entertainment and soirée dansante at Link's Hall last evening.

The New-York Sangerbunde gave an entertainment at the Germania Assembly Rooms, last evening.

The German Dramatic Club celebrated its thirteenth anniversary, on Saturday evening, at Dramatic Hall, Houston-street.

The German Reform organization of the Twenty-first Assembly District has elected the following delegates to the German Central Reform Committee, which will meet for organization during the next week: Louis Lochmann, Ed ward Wangemann, Henry Clausen, Ch. Krauth, A. Heim, J. Feusterer, William Stersmann and Fritz Vendelien.

Proposed Homœopathic Surgical Hospital.

At a meeting of the Trustees of the New-York Homœopathic Medical College Dispensary, held recently at the house of Prof. J. W. DOWLING, M. D., it was resolved to organize, in connection with the Dispensary, a surgical hospital for the treatment of accident cases. An addition to their building is necessary, and for this purpose a Fair is to be held early in April at the armory of the Twenty-second Regiment, which the officers of the regiment have kindly donated for that purpose. An association composing many of the most prominent ladies in New-York is actively engaged in preparing for the Fair.

SINGULAR SUICIDE.

A Young Man Shoots Himself in a Bath-Tub—No Assignable Cause for the Act.

At noon yesterday, GEORGE BASSENETT, twenty-five years of age, committed suicide at No. 402 West Forty-fifth-street, by shooting himself through the head with a pistol. He was discovered by some of the servants of the house lying in the bath-tub covered with blood, and presenting a most ghastly spectacle. Late in the day Coroner HERRMAN was called to the house No. 402 West Forty-fifth-street, to investigate the suicide.

It appeared that BASSENETT was confidential clerk and general agent for CHARLES H. REID, No. 37 Broad-street, who being in poor health left the City two weeks ago, taking his wife with him and leaving his house in charge of young BASSENETT. Until the middle of last week the young man was quite regular in his habits, but during the three last nights of the week he did not come in until very late. Saturday night he did not return at all. When he presented himself, yesterday, about 10 o'clock, and one of the domestics asked him why he did not sleep at home, he replied that when he returned he found the house locked, and that he had been compelled to go to the St. Cloud Hotel and sleep. He seemed to be perfectly sober and rational, and immediately after speaking to the girl, passed upstairs and into the bath-room, the door of which he locked after he entered. After he had been in the room an hour, his protracted absence occasioned some uneasiness, and CATHARINE BRIDGMAN, one of the domestics, listened at the door but heard nothing save the sound of running water. After a short time she listened again and still hearing nothing, the door was burst open. BASSENETT was found dead in the bath-tub, his body, on which was nothing but an under-shirt, being entirely immersed in the water.

Dr. JOHN BEACH, of No. 111 West Forty-fifth-street, Deputy Coroner, was called, and upon making an examination, found that deceased had shot himself through the right temple. The pistol with which the deed was committed had fallen from his hand, and was lying at the bottom of the bath-tub. Upon searching the clothing of deceased, $100 in money and some letters were found, but nothing to give the slightest clue to the cause which impelled him to the act. One of the letters was a mere scrawl, which read as follows: "Please to keep this unfortunate affair from the Press, if possible. Good bye to everybody. BASSENETT." A formal inquest will be held today by Coroner HERRMAN, but it is not believed that any new facts will be ascertained.

Attempting to Break up a Temperance Division.

At the regular meeting of the Cutchogue, Long Island, Division, Sons and Daughters of Temperance, last week, a number of rowdies attempted to break up the meeting. They managed to get hold of the outside sentinel, Mr. CALEB ALDRICK, and taking him some distance from the hall, attempted to bind him, but his outcries brought assistance from friends. The outrage has excited much indignation in the community.

Beating His Wife Alive.

On Saturday JAMES LOUIS STEELE (colored) was arraigned at the Justice's Court, Jamaica, Long Island, charged by his wife with tearing her clothing off and holding her on a hot stove. The entrance of a neighbor prevented him from carrying out his threat, which was that he would roast her alive. The Justice held him in bonds of $100 to keep the peace.

Russian Festivities.

Yesterday was the birthday of His Imperial Highness the Grand Duke ALEXIS. At the Russian Chapel and on board the *Alaska* and *Sevlanne* appropriate services were held. Saturday was the New-Year's Day of the Russians, their time of celebration being thirteen days after our own.

Newsboys' Meeting.

A pleasant meeting of the newsboys of the City took place last evening, under the auspices of the Children's Aid Society, at the newsboys' lodging-house, at No. 49 Park-place. Addresses were made by various gentlemen present, and letters read from boys who had been sent out by the Society. The children's singing was particularly noticeable.

Schuyler, Hartley & Graham,
NO. 22 JOHN-ST. AND NO. 19 MAIDEN-LANE.
RUSSIA LEATHER POCKET-BOOKS,
IN GREAT VARIETY,
AT LOW PRICES.
FINE WATCHES A SPECIALTY.
—*Advertisement.*

MR. HOLMES—*Dear Sir:* After five years' use of your "Tell-tale," I can truly say that I would not be without it for five times its cost.
Yours, J. S. LITTLE, M. D.
H. HOLMES, Burglar Alarm Telegraph Office, No. 7 Murray-st.—*Advertisement.*

So insidious are the first approaches of Consumption that thousands remain unconscious of its presence until it has brought them to the very verge of the grave. An immediate resort to Dr. D. JAYNE'S EXPECTORANT upon the first appearance of cough, pain or soreness of the throat or chest, would very generally preclude a fatal result, or, in case the symptoms indicate the presence of latent consumption, would tend to subdue the violence of the disease, and thus materially assist in prolonging the life of the patient. Use the EXPECTORANT, therefore, when you take a cold, and by so doing prevent the necessity for its use in more dangerous complaints. Sold everywhere.

"The Dental Science owes many of the most important improvements to the skill and research of Dr. M. Lovett, one of our most eminent dentists. The latest and best is that of his SUCTION CELLULAR PLATE, in combination with a reticulated gold web as a base for artificial teeth. To us it seems the perfection of dental mechanism. We can therefore commend it to our readers."—*Art Journal.*

"One of the greatest improvements dentistry owes to Dr. M. Lovett. It is the invention of the Cellular Base, combined with a reticulated gold web, the most perfect substitute for nature that we have ever seen."—*Scientific Mech.*

Specimens and testimonials, No. 20 East 14th-st., two doors from Tiffany's.
Dr. M. LEVETT & SON, Dentists.

Save Pig

REAL ESTATE TRANSACTIONS.

The principal event in the market during the past week was the auction sale at the Exchange on Thursday, Jan. 11, conducted by MULLER, WILKINS & Co., of Business property on Canal and Howard streets belonging to the Boyland estate, which brought in the aggregate $82,000. The price was a low one, and failed to meet the expectations of those who were hoping that with the opening of the new year an increased activity would be given to business. The only other sale worthy of note attempted during the week was that on Wednesday by LYNCH & CAMP, at which some ninety Brooklyn lots, located in the vicinity of Prospect Park, were offered, of which seventeen were knocked down, and thirteen sold to bona fide purchasers. The figures realized, however, were unsatisfactory, and the further sale was postponed to the present week. During the week the attendance at the Exchange has been good, and considerable interest is evinced in real estate, manifested, but the market has remained dull. Brokers and speculators seem to be waiting for better times, which will come soon, but the exact date is not yet fixed upon. That greater activity will prevail as the season advances is probable, but whether an advance on existing prices will rule or not, is as yet an open question. The total value of City real estate sold at the Exchange for the week ending with Saturday, Jan. 13, is $475,200, as against the sum of $35,600 for the week previous, ending with Saturday, Jan. 6.

THIS WEEK'S PROSPECTED SALES.

For the present week the following auctions are announced, at which property in this City and elsewhere will be offered as noted:

Today, (Monday, Jan. 15,) at the Exchange, M. A. J. LYNCH and HUGH N. CAMP will sell at public auction the valuable front on the east side of Madison-avenue, between Sixty-second and Sixty-third streets, having a frontage on the avenue of 200 feet 10 inches by 25 feet on each street named. The same firm will also offer at public auction five full-size lots on the north side of One Hundred and Thirty-sixth-street, and two similar lots on the south side (of the same street), all between Sixth and Seventh avenues. In addition to the above, by order of the Supreme Court, under the direction of GRATZ NATHAN, Esq., referee, JOSEPH McGUIRE will dispose of three four-story and basement brown-stone-front houses and lots, located on the west side of Tenth-avenue, between Sixtieth and Sixty-first streets, houses, each 20 by 55; lots, each 20 by 80; also under another Supreme Court order under direction of the same referee, the same auctioneer will offer for sale a plot of ground, embracing ten City lots, situate on the north side of One Hundred and Thirty-eighth-street, 175 feet west of the Eleventh-avenue Boulevard, and running through to One Hundred and Thirty-ninth-street, in size 125 by 299.10, including one-half the street not yet opened. This sale is one adjourned from Monday of last week.

To-morrow, (Tuesday,) Jan. 16, at the Exchange, MULLER, WILKINS & Co. will offer at public auction the following valuable business property: Three-story marble front house, and lot, known as No. 714 Broadway, on the east side of the thoroughfare, between Fourth-street and Astor-place, and opposite Washington-place, lot in size 25 by 187.6; also, the first-class five-story brown-stone front store and lot, situate on the north side of Cortlandt-street, between Broadway and Church-street, extending through to, and fronting on Dey-street, and known as No. 19 Cortlandt-street and No. 19 Dey-street, also of lot 25 by 225 by 24 by 229. The same firm will also offer at auction five full-size building lots on the south side of One Hundred and Fifteenth-street, 270 feet west of Third-avenue.

On Wednesday, Jan. 17, JOSEPH McGUIRE, by order of the Supreme Court, in foreclosure, under the direction of JAMES H. COLEMAN, Esq., referee, will sell eight lots, forming the block front on the east side of Ninth-avenue, between One Hundred and Sixteenth and One Hundred and Seventeenth streets. This property has been heretofore fully described as the sale has been several times adjourned. At another Supreme Court sale, JOHN C. BURNELL, Esq., referee, Mr. McGUIRE will offer at auction a three-story and basement frame house, and lot known as No. 78 Carlton-avenue, Brooklyn, situated on the east side of the street between Myrtle and Park avenues. On Wednesday, also, the sale of Prospect Park lots, Brooklyn, will be continued at the Exchange, in this City, by LYNCH & CAMP, while in Brooklyn, at the Commercial Exchange, No. 289 Fulton-street, J. COLE will offer at auction five building lots on the north side of Pacific-street, 100 feet east of Grand-avenue, also forty-six lots located in the village of Flatbush, Long Island, and situate respectively on Vernon-avenue, Lott, Prospect, Clinton and Clove streets.

On Thursday, Jan. 18, the following City real estate will be offered at the Exchange by the auctioneers named: By WINANS, SANDS & GARRETSON, at public auction, the four-story (rear five stories) brown-stone English basement house and lot, (20 by 60 by 98.9,) known as No. 42 West Thirty-seventh-street, between Fifth and Sixth avenues. By JOSEPH McGUIRE, under a Supreme Court order, in foreclosure, Dr. P. INGRAHAM, Jr., Esq., referee, a house and lot on the south side of Twenty-third-street, 60 feet east of Fourth-avenue, lot 25 by 98. And by JAMES M. MILLER, under a similar legal order, a lot, 25 by 65, with the improvements thereon, located on the north-west corner of Third-avenue and One Hundred and Third street.

For Friday, Jan. 19, the following sales are announced, which, as far as the proposed transactions have been brought to our notice, will close the business of the week: Real sale by JOSEPH McGUIRE, under the direction of JAMES H. COLEMAN, Esq., referee, of a house and lot, the latter 16.9 by 100.11, on the north side of One Hundred and Twenty-third-street, 300.2 feet west of Sixth-avenue, and a similar sale by JAMES M. MILLER, of a lot 25 by 75, on the south side of Delancey-street, 25 feet west of Pitt-street.

PRIVATE SALES AND OTHER MATTERS.

During the past week an increased activity has been perceptible in the matter of private sales, as has been noted in our reports from day to day, and the market in this respect is stronger than in public transactions. The inquiry for desirably located houses and building lots, particularly the latter, is reported by leading brokers as considerable, and the fact is an indication of a healthy business is favorable. In this connection we call the attention of investors and others to the notices of all classes of real estate offered at private sale which appear daily in our advertising columns. Messrs. V. E. STEVENSON & SON, No. 11 Pine-street, have also recently published a register containing a list of property for sale and other information, which for reference will be found of interest.

The list of important transfers of City real estate recently effected and placed on record will appear as usual to-morrow.

CITY REAL ESTATE.

FRANK G. & DAVISON BROWN,
No. 160 Broadway,
Offer their services in all matters pertaining to buying, selling, leasing, renting and appraising real estate, also in the management of estates. Entire charge taken of houses, stores, &c. The attention of owners going abroad for a period of time is particularly called to this last branch of the business.
REFERENCES—Messrs. BROWN BROS. & Co., WM. E. DODGE, Esq.

A BARGAIN.—LARGE AND SMALL houses for sale, up-town, very low; on every avenue and street; from $10,500 to $100,000. Parties desirous of purchasing will do well to call on
WILLIAM TUCKER,
NO. 220 8TH-AV., ABOVE 24TH-ST.

OPPOSITE STUYVESANT-SQUARE, ON 15TH-ST.—For sale a first-class four-story high-stoop brown-stone house, 20x100, 9 rooms, with all the latest improvements. Will be sold cheap on account of the early departure of the owner for Europe. Apply to ISAAC HONIG, No. 23 Pine-st.

A—NEAR BROADWAY JUNCTION—with 7th-av., 42d-st.—Very desirable four-story high stoop, modern frescoed complete brown-stone dwelling, 20.4x56, lot 185 feet; price and terms reasonable; possession. V. E. STEVENSON & SON, No. 11 Pine-st.

FOR SALE—ON MADISON-AV., BELOW 86th-st., a first-class four-story brown-stone front house, of full width and extra depth; price $60,000.
MULLER, WILKINS & CO., No. 7 Pine-st., or No. 32 East 17th-st. (Union-square.)

FOR SALE.—TWO-STORY, HIGH BASEment, sub-cellar brick house on 52d-st., 110 feet east of 1st-av. Price, $4,000, half cash. Inquire of Col. L. HART & SON, Real Estate Agents, Yorkville.

A SUPERIOR BUILT FOUR-STORY high-stoop brown-stone house, 22x50x105, 24th-st., between 6th and 7th ave., will be sold for less than its value if applied for at once.
ISAAC HONIG, No. 23 Pine-st.

FOR SALE.—A VALUABLE PLOT OF ground, 100 feet front, cor. corner Mangin-st. and adjoining the ferry. Price and terms reasonable. For particulars inquire of HOMER MORGAN, No. 2 Pine-st.

FOR SALE—OR TO LET—A FIRST-class Residence, Westchester, English basement brown-stone front, situated on Park, between Broadway and 4th-av. Full particulars from HOMER MORGAN, No. 2 Pine-st.

WEST 46TH-ST., NEAR 8TH-AV.—A FOUR-story brown-stone House, in very best order, for sale; key with
F. G. & D. BROWN, No. 160 Broadway.

FIFTH-AV.—FOR SALE, A HOUSE AND lot on 45th-st., between 5th and 6th-avs. Title fee; price and all usual terms. Apply to HOMER MORGAN, 2 Pine-st., or to H. R. DREW, 170 5th-av.

FOR SALE—ON 8TH-AV., BELOW 30TH-ST., a splendid corner lot of extra width, with full size for the rear, with stable. Apply to E. H. LUDLOW & CO., No. 3 Pine-st.

A CHEW REGISTER—WITH PARTICULARS of 2,000 houses and building lots for sale and to let, in a healthy City map, free. Apply to V. E. STEVENSON & SON, No. 11 Pine-st.

FOR SALE—AN EXTRA-SIZED HOUSE ON a prominent corner on Madison-av., below 30th-st., with stable in the rear. Apply to E. H. LUDLOW & CO., No. 3 Pine-st.

VACANT LOTS, DWELLINGS AND Farms for sale, by strictly legitimate sale, by D. M. BEAMAN, No. 14 Pine-st. Money to loan on bond and mortgage.

EXCHANGE—VERY DESIRABLE IMproved property in 23d-st., between First and 1st-avs., well rented, for unimproved City lots. FRANK G. & DAVISON BROWN, No. 160 Broadway.

CITY REAL ESTATE.

FRANCIS TOMES,
REAL ESTATE BROKER AND AGENT FOR ESTATES,
NO. 104 BROADWAY, ONE DOOR FROM FIRE-ST.
Will act as buying agent at auction sales. Appraisements carefully made.

FOR SALE.—A HANDSOME RESIDENCE of ten lots, on West Avenue, St. Nicholas, with six or sixteen lots, ornamental grounds; fine view of Harlem River; price reasonable and terms easy.
DYE & CORTELYOU,
NO. 302 6TH-AV.

COUNTRY REAL ESTATE.

Suburban Homes.

Four tracks with steel rails, when completed with cars and ferry-boats unemployed, much improved value of every farm on the line of the Central Railroad of New-Jersey. For information as to season tickets, fares &c., in the line, apply to A. D. HOPE, No. 149 Liberty-st.

FOR SALE CHEAP.

The late residence of G. W. Whitney, Esq., situated on Chatterton Hill, about a quarter mile from the White Plains Depot, overlooking the entire village and surrounding country for miles.

The house, stable, cottage and all out-buildings are in good order and have all the modern improvements, suitable for either a farmer or other respectable family. (The grounds, embracing about six acres, are handsomely laid out, well stocked with fruit and other trees.

It will be sold low; seventy per cent of the purchase money can remain on bond and mortgage for three years.

Photographs of the place can be seen at the office of the undersigned, where further particulars can be had.

If not sold at private sale it will be offered at auction, Feb. 20.
HENRY C. CAMP, No. 160 Broadway.

ORANGE, N. J.—COUNTRY HOUSES, Islands and village lots for sale; a great variety. Also, furnished and unfurnished houses to let for season or year; by BLACHWELL & SMITH, 343 Broadway, 6 to 11; or Orange, corner Main and Cross sts.

STORES, &c., TO LET.

OFFICES TO LET
IN
TIMES BUILDING.
SPLENDID OFFICES TO LET IN THE FIRE-PROOF TIMES BUILDING.
Apply at TIMES COUNTING-ROOM.

TO LEASE—THE HOTEL AND DOCK AT Bull's Ferry, North River, also the dwelling and ten acres of ground on the hill at Bull's Ferry.
Also, plots of ground to suit, for manufacturing purposes, or storage of petroleum, &c., on Riker's Island, East River.
Also, lots of ground on 125th-st. and 24th and 25th sts., this City.
Also, five lots of ground on Hudson-st., Jersey City.
Apply to D. & A. KINGSLAND & SUTTON,
No. 35 Broad-st.

TO LET—VALUABLE STORE PROPERTY ON BROADWAY AND CROSBY-ST.—It is proposed to erect first-class stores on lots Nos. 470, 472 Broadway and 49 Crosby-st., between Grand and Broome sts. Proposals will be received for the leasing of said stores, to the ensuing tenants, and arrangements made to adapt the buildings to suit the lessee.
Apply to MULLER, WILKINS & Co.,
No. 7 Pine-st.

TO LEASE, FOR A TERM OF YEARS, A very desirable property on Broadway, just above Fifth-place; to a good tenant a liberal arrangement will be made. Apply to E. H. LUDLOW & CO., No. 3 Pine-st.

TO LET OR LEASE—ON BROOME-ST. 150 feet from Broadway, a first-class new and modern store, now finishing; will be leased to a good tenant at a reasonable rent. Apply to HOMER MORGAN, No. 2 Pine-st.

TO LET OR LEASE—STORES ON BROADway, with cellars, stores on 4th-av. Apply to ROBERT GOELET, No. 849 Broadway.

DWELLINGS TO LET.

TO LET—FROM THE FIRST OF MAY next, on the banks of the Hudson, 166th-st. Bloomingdale, a dwelling-house, with barn and stable, and plenty of land for a garden; a pleasant suburban residence near the great Boulevard. Apply as No. 5 Beekman-st., Room No. 7, first floor.

REAL ESTATE AT AUCTION.

HUGH N. CAMP, Auctioneer.

M. A. J. LYNCH & HUGH N. CAMP, No. 160 Broadway, will sell at auction on MONDAY, Jan. 15, at 12 o'clock, at the Exchange Salesroom, No. 111 Broadway: THE VALUABLE FRONT on east side of MADISON-AV., between 62d and 63d sts., having a frontage on the avenue of 200.10 feet by 25 feet on each street.

ALSO,

SEVEN VALUABLE HARLEM LOTS,
Five on the north side of 138th-st., 275 feet west of 6th-av., and two on the south side, 225 feet east of 7th-av., size 25x99.11 feet each.

ADRIAN H. MULLER, Auctioneer.

VALUABLE PROPERTY ON BROADWAY, OPPOSITE WASHINGTON PLACE, STORE PROPERTY ON DEY AND CORTLANDT STS., AND LOTS ON 125TH-ST.
ADRIAN H. MULLER, P. H. WILKINS & CO. will sell at Auction, on TUESDAY, Jan. 16, at 12 o'clock, at the Exchange Sales-room, 111 Broadway:
BROADWAY.—The lot of land, with the three-story marble-front house thereon, situate on the easterly side of Broadway, between 4th-st. and Astor-place, opposite Washington-place, and known as No. 714 Broadway.
CORTLANDT AND DEY STREETS.—The first-class five-story brown-stone front house and lot, situate on the north side of Cortlandt-st., between Broadway and Church-st., extending through to and fronting on Dey-st., and known as No. 19 Cortlandt-st. and No. 19 Dey-st.
ONE HUNDRED AND FIFTEENTH-STREET.—Five lots, south side, 270 ft. west of 3d-av.
Maps at the office of the auctioneers, No. 7 Pine-st.

J. COLE, Auctioneer.

WEDNESDAY, JAN. 17, 1872, AT 12 o'clock, at the Commercial Exchange, No. 289 Fulton-st., opposite City Hall, forty-six splendid lots in the village of Flatbush, on Vernon-av., Prospect, Lott, Clinton and Clove-sts. This property is in the immediate vicinity of churches, schools and good improvements, only a short distance from railroads, &c. Sale positive, to close a concern. Terms, 25 per cent. cash; bond and mortgage.
Five lots on north side of Pacific-st., 100 feet easterly from Grand-av.
Maps of all the above property are now ready.

HUGH N. CAMP, Auctioneer.

M. A. J. LYNCH AND HUGH N. CAMP, No. 160 Broadway, will sell the balance of the ninety valuable
PROSPECT PARK LOTS,
ON WEDNESDAY, JAN. 17, 1872,
At 12 o'clock, at the
Exchange Salesroom,
No. 111 Broadway.

RICHARD J. GARRETSON, Auctioneer.

BY WINANS, SANDS & GARRETSON, Auctioneers, No. 35 Liberty-st.—Sale Peremptory.—Will be sold at auction, on THURSDAY, Jan. 18, 1872, 12 o'clock, noon, at the Exchange Salesroom, No. 111 Broadway: The fine, brown-stone, English-basement house, No. 42 West 37th-st., between 5th and 6th avs., and 20 feet 10 inches, five in rear, 20x60, lot 98.9; complete with all modern improvements; perfect order; permits to examine and terms. Apply to the Auctioneers, No. 35 Liberty-st.

REAL ESTATE WANTED.

WANTED—MARCH 1, A WELL-BUILT four-story brown-stone house, three rooms deep, between 4th and 6th avs., east side, below 42d-st.; price not to exceed $40,000.
HOLMES BROTHERS,
No. 49 East 23d-st.

FINANCIAL.

EDWARD HAIGHT & CO.,
BANKERS,
NO. 9 WALL-ST., NEW-YORK.
FIVE PER CENT. INTEREST ALLOWED ON DEPOSITS.
The business of our firm is the same as any State or National Bank.
Individuals or firms banking with us may deposit and draw as they please, the same as with any Bank, except that we allow 5 per cent. Interest on all balances.
We buy and sell Bonds, Stocks, Gold, Business Paper, and collect business notes and drafts throughout the United States, giving prompt returns.

OFFICE OF THE HARTFORD AND NEW-HAVEN RAILROAD COMPANY,
HARTFORD, CONN., Jan. 1, 1872.
NOTICE.
The annual meeting of stockholders of the Hartford and New-Haven Railroad Company will be held at the office of the Company in Hartford on WEDNESDAY, the 17th of January, 1872, at 3 o'clock P. M., for the following purposes, viz.: First, to elect a Board of Directors for the ensuing year; Second, to act upon the subject of the assessment of the New-Haven and branches of an act of the General Assembly entitled an "Act in addition to an act concerning railroad corporations," approved July 1, 1871, and act upon such other business proper to be done at said meeting.
S. P. COMSTOCK, Secretary.

THE NINTH NATIONAL BANK,
NEW-YORK, Jan. 12, 1872.
AT THE ANNUAL ELECTION HELD on the 9th inst., the following-named gentlemen were elected Directors for the ensuing year:
J. O. WHITEHOUSE,
THOMAS A. VYSE, Jr.,
BARNET J. SOLOMON,
JAMES DAYTON,
JOHN C. FRYER,
CLERMONT L. PARSONS,
GARDNER S. COLBY,
ADOLPH SOPPERHUSEN,
JOHN T. HILL.
At a subsequent meeting of the Board Mr. THOMAS A. VYSE, Jr., was unanimously re-elected President.
JOHN T. HILL, Cashier.

MONEY TO LOAN ON BOND AND mortgage upon New-York and Brooklyn improved City property, in sums of $500 and upwards. Trustees only deal with. Apply to ALBERT H. NICOLAY, No. 49 Pine-st.

FINANCIAL.

PEORIA
AND
ROCK ISLAND.

Our Government is rapidly retiring the National Debt by purchase and redemption, thereby assuring us that all the 5-20s will soon be taken up by purchase or in exchange for Bonds at Four and Five per Cent. interest.

Investors are looking for safe and reliable securities returning a good income to take their place.

Many holders are converting them through us into the FIRST MORTGAGE CONVERTIBLE

7 Per Cent. Gold Bonds
OF THE
Peoria and Rock Island Railway
OF ILLINOIS,

thereby adding 25 per Cent. to their capital, and about 45 per cent. to their yearly income, all in gold. Thus a favorable opportunity is continued—until the close of this Loan—for the holders of these Governments, or other 5 and 6 per Cent. Bonds, who wish to capitalize and still retain equally as good security by exchanging for Peoria 7 per Cents.

The PEORIA AND ROCK ISLAND RAILWAY is a completed Road, with a CAPITAL STOCK of $2,000,000 all paid in, by which the road was built, and is 91 miles in length, connecting the important Cities of Peoria, on the Illinois River, and Rock Island, Moline and Davenport, on the Mississippi. Davenport, on the opposite bank of the river, is connected by a railway bridge. The last rail of this road was laid July 7, 1871, and the line is now open and being operated with a success exceeding all anticipation. THE PRESENT NET EARNINGS ARE IN EXCESS OF THE INTEREST ON ALL THE BONDS, while ITS PRESENT EQUIPMENT IS NOT ENOUGH TO DO ONE-HALF THAT CAN BE DONE IN LOCAL TRAFFIC ALONE.

Hence the option that the holders of these Bonds have to convert them into Stock, at any time, is of great value.

In order to place upon the road the large equipment necessary for the business offered, and to construct Depots, Car and Engine-houses, Machine-shops, &c., equal to any of the best old roads in the country, the Company offer through the undersigned, $1,500,000 Convertible First Mortgage Gold bonds which cover the entire property of the Company, as well as all that may hereafter be acquired, and is less than $16,500 per mile.

They are Coupon Bonds, $1,000, and can be Registered if desired.

PRESENT PRICE 90

and Accrued Interest in Currency.

Principal and Interest payable in Coin in New-York or London, free of Tax. COUPONS PAYABLE FEB. AND AUG. 1.

Railroads are frequently constructed through unsettled and uncultivated portions of the West, consequently have but little local traffic to depend upon for several years after completion. But the Peoria and Rock Island Railway is a first-class completed road, with

NO PARALLEL OR COMPETING LINE,

and runs through one of the Richest Agricultural, Manufacturing, Coal and Most Populous Districts in the West.

Thus a large and profitable local business is at once assured, and by a glance at the map it will be seen that this new road is an Important Central Link

FINANCIAL.

to which many of the principal lines Centralize.

The loan is therefore placed beyond any contingency, as the earnings will be large and the bonds sure to rank among the Best Securities in the market.

We invite the attention of all who wish to make a safe and reliable investment, to these Bonds, now doubly secured by the road and its property, which is daily growing stronger.

All marketable securities received in exchange at full rates, and Bonds delivered to all parts of the country, free of express charges, by

TURNER BROTHERS,
BANKERS,
14 Nassau-St., New-York.

INTERNATIONAL RAILROAD CO
(OF TEXAS)
FIRST MORTGAGE SINKING FUND
7 PER CT. GOLD BONDS.
FORTY YEARS TO RUN.
PRINCIPAL AND INTEREST PAYABLE IN NEW-YORK, FREE OF TAX.

TRUSTEES:
JOHN A. STEWART, WILLIAM H. OSBORN.

Issue Limited to $16,000 Per Mile on Finished Road.

The Road is being built through the centre of the State, from the Red River to the Rio Grande, bringing the interior of the State, with its population and extensive productions, into direct communication with the railroad system of the United States, via the Cairo and Fulton Railroad.

Sixty miles of the Road, between Hearne on the line of the Houston and Texas Central Railroad, and Fulton on the Red River, have been completed, and are now in operation, and the balance of the work is progressing rapidly.

THE STOCKHOLDERS HAVE PAID IN $2,000,000 IN CASH, WHICH HAS ALL BEEN JUDICIOUSLY EXPENDED IN CONSTRUCTION PRIOR TO OFFERING THE BONDS FOR SALE. The names of the stockholders, which include some of our best citizens, can be seen at the office of the Company.

Bonds for sale at 90 PER CENT. AND ACCRUED INTEREST IN CURRENCY, and further information given, by

J. S. KENNEDY & CO.,
No. 41 Cedar-st.,
SPOFFORD BROTHERS & CO.,
AND AT THE OFFICE OF THE COMPANY,
No. 22 Broadway, New-York.

EIGHT PER CT. BONDS,
OF GREENE COUNTY,
State of Missouri.

The attention of investors is called to the above Bonds, which are issued to the Kansas City and Memphis branch of the Hannibal and St. Joseph Railroad Company. The total debt of Greene County, prior to the issue of these bonds, was about $16,000. The assessed valuation of taxable property—which is estimated as half its actual value—is $6,715,075, in addition to which some $2,000,000 of railroad property will become taxable for the first time during the present year.

The entire issue of these bonds is $400,000, in coupon bonds of $1,000 each, bearing date Aug. 1, 1871, and maturing in twenty years. Interest, at the rate of eight per cent. per annum, is payable in New-York on the first days of February and August in each year. We are authorized to offer this loan to the public at 90 and accrued interest, with the reserved right to advance the price at any time. At this price they pay OVER ELEVEN PER CENT. on the investment.

Government and other marketable securities received in exchange at current rates, we paying express charges both ways.

Pamphlets, &c., with full particulars, or any further information, will be furnished upon application, either personally or by letter.

EWYNNE, JOHNSON & DAY, Bankers,
No. 16 Wall-st., New-York.

HANNIBAL AND ST. JOSEPH RAILROAD COMPANY.

Sealed proposals addressed to WILLIAM H. SWIFT, 42 Exchange Place, Campbell & Co.'s, No. 52 Wall-st., New-York, or to the President, care of S. S. Watson, Boston, will be received until noon on FRIDAY, Jan. 19, 1872, for the sale of FIFTY THOUSAND DOLLARS OF THE LAST BONDS of said Company to the undersigned, Trustees, in accordance with the provisions of the indenture of mortgage, dated April 1, 1865. The bids will be opened on the office of Mr. Swift, at 12 o'clock, on SATURDAY, Jan. 20, and the accepted bids declared.
WILLIAM H. SWIFT,
SIDNEY BARTLETT,
NATHANIEL THAYER, } Trustees.
NEW-YORK, Jan. 10, 1872.

HANOVER NATIONAL BANK,
NEW-YORK, Jan. 12, 1872.
AT THE ANNUAL ELECTION HELD on the 9th inst., the following-named gentlemen were elected Directors of this Bank:
WILLIAM H. SHIELDS,
EDWARD BRADDISH,
JAMES STUART,
CHARLES A. COX,
JAMES G. BLAINE,
CURTIS NOBLE,
JOHN F. SEYMOUR,
ROBERT SCHELL,
JOSEPH W. GREENE,
CHARLES H. MARSHALL,
ISAAC N. SEYMOUR,
JOSEPH SLAGG,
SAMUEL H. ROKKENBAUGH,
THOMAS BALME,
HIRAM M. NORTHRUP.
At the regular meeting of the Board, held this day, WILLIAM H. JOHNSON was unanimously re-elected President.
JNO. T. BANKER, Cashier.

IRVING NATIONAL BANK,
NEW-YORK, Jan. 9, 1872.
AT AN ELECTION HELD THIS DAY, the following-named gentlemen were elected Directors for the ensuing year:
JOHN CASTNER,
DAVID B. MOSES,
JOHN ROMER,
VANDERBILT L. BURTON,
ISAAC ODELL,
WM. T. THOMSON,
CHARLES BURKHALTER,
JOHN T. WILSON,
HENRY T. WARRINGTON,
FRANCIS D. LOCKWOOD,
JAMES McBRIDE.
At a meeting of the Board of Directors, held on the 12th, JOHN BURKHALTER, Esq., was unanimously re-elected President.
J. L. JEWETT, Jr., Cashier.

THE GERMAN-AMERICAN BANK,
NEW-YORK, Jan. 8, 1872.
AT AN ELECTION HELD ON MONDAY, the 8th inst., the following-named gentlemen were elected Directors of this Bank for the ensuing year, viz.:
CHAUNCEY T. BOWEN, F. MEISSNER,
ADOLPH KOHLER, WM. CAMPBELL,
MARCELLUS HARTLEY, FRANCIS MORAN,
JOSHUA HENDRICKS, EDWARD FRIEND,
GERHARD JANSSEN, DAVID SALOMON,
HENRY C. KUHLA, WM. H. GUEST,
ALEX. RAINGENBERG, JOSEPH SELIGMAN,
LEO LEHMANN, JONAS SONNENBORN,
M. S. LEVIE, W. G. TAASS,
FREDERICK H. MASS, CHARLES VILMAR.
And at a meeting of the Board this day, EMIL SAUER was unanimously re-elected President, and DAVID SALOMON was unanimously elected Vice-President.
G. H. SCHEINEMAN, Cashier.

OFFICE OF THE EAGLE FIRE COMPANY,
NEW-YORK, Jan. 10, 1872.
AT THE ANNUAL ELECTION FOR 13 Directors of this Company, held on 8th inst., the following gentlemen were elected:
Wm. Bell, Philip H. Lydig,
John G. Jones, Joseph Sampson,
William H. Appleton, William H. Green,
Robert Bay, George A. Jones,
Richard Kennedy, James A. Bennett,
Sanford Cobb, William A. Jones,
Henry Meyer.
At a subsequent meeting of the Board, SANFORD COBB was unanimously re-elected President.
L. P. CLINTON, Secretary.

OFFICE OF THE BROADWAY INSURANCE COMPANY,
NO. 155 BROADWAY, Jan. 8, 1872.
THE ANNUAL ELECTION FOR 13 Directors of this Company will be held at the office on Tuesday, the 16th inst., between 12 M. and sign of 1 o'clock.
JOHN WRAY, Secretary.

FINANCIAL.

A FIRST-CLASS
NEW-YORK SECURITY
AT A LOW PRICE.

The undersigned offer for sale the FIRST MORTGAGE SEVEN PER CENT. GOLD BONDS of the Syracuse and Chenango Valley Railroad, at 95 and accrued interest.

This road runs from the City of Syracuse to Smith's Valley, where it unites with the New-York Midland Railroad, thus connecting that city by a direct line of road with the Metropolis.

Its length is forty-two miles, its COST ABOUT $40,000 PER MILE, and it is MORTGAGED FOR LESS THAN $12,000 PER MILE; the balance of the funds required for its construction having been raised by subscription to the capital stock.

The road approaches completion. It traverses a populous and fertile district of the State, which insures it a paying business, and it is under the control of gentlemen of high character and ability. Its bonds possess all the requisites of an inviting investment. They are amply secured by a mortgage for LESS THAN ONE-THIRD THE VALUE OF THE PROPERTY. They pay SEVEN PER CENT. GOLD INTEREST, and are offered five per cent. below par. The undersigned confidently recommend them to all classes of investors.

GEORGE OPDYKE & CO.,
No. 25 Nassau-st.

VERMILYE
& CO.
BANKERS,
16 and 18 Nassau-st., New-York.
DEALERS IN ALL ISSUES OF GOVERNMENT SECURITIES.
BUY AND SELL ON COMMISSION
RAILWAY STOCKS, BONDS AND GOLD.
MAKING LIBERAL ADVANCES.
INTEREST ON DEPOSITS.

ALL TAXES PAID.
The Connecticut Valley Railroad
First Mortgage Bonds,
FREE OF ALL TAXES in Connecticut, free of income tax everywhere. Interest payable January and July, in New-York. Road running, stock paid up larger than mortgage; road already employed to its utmost capacity.

We think very highly of these bonds, and recommend them to all classes of investors.

For sale, at a moderate discount, by
ALLEN, STEPHENS & CO.,
BANKERS, NO. 17 PINE-ST., N. Y.
Send all letters to Post-office Box No. 4,067.

ILLINOIS REGISTERED BONDS.
Eight and Ten per Cent. Town and County Bonds. Registered with the State Auditor, and payable by the State Treasurer, for sale by
JACOB R. SHIPHERD & CO.,
BANKERS,
No. 24 Pine-st., New-York,
No. 164 124-st., Chicago.

SEVEN (7) PER CENT. TWENTY-YEAR
WATER BONDS
FOR SALE
GEO. K. SISTARE,
NO. 24 NASSAU-ST.

E. J. KIMBALL & CO.,
BANKERS AND BROKERS,
No. 41 Broad-st., New-York.
Buy and sell Bonds, Gold and Railway Stocks, on commission. Making a specialty of Gold, we constantly represent of all the different Exchanges by one of the firm.
ROBERT J. KIMBALL,
SPENCER D. C. VAN BOKKELEN.

BROWN BROTHERS & CO.,
NO. 59 WALL-ST.
ISSUE COMMERCIAL and TRAVELERS' CREDITS AVAILABLE in all PARTS of the WORLD.

STATEMENT OF THIRD-AVENUE SAVINGS BANK, JAN. 1, 1872.

Bonds and mortgages on property worth double the amount	$1,980,000 00
Bonds—Government, State, City and county	1,056,200 00
Cash on hand and in bank	86,166 48
Banking-house and two lots	175,000 00
One lot adjoining, with building	20,000 00
One hundred and fifty-four lots, let at Thirty rows, and buildings, $1,500 per acre	173,000 00
Three four-story stone houses and lots on 5th-av., (opposite Central Park,) $75,000 each, $225,000 00	
Less mortgages 20,000 00—	205,000 00
Furniture, fixtures, safes, &c	14,943 16
Call loans	11,400 00
Accrued interest on bonds and mortgages	27,048 48
Total	$3,557,758 72
Deposits	4,296,296 72
Balance	$132,037 44

The withdrawal of deposits since Jan. 1 has diminished the assets proportionately, without sacrifice.

The trustees have now an offer from responsible parties for the Thirty-two property at $1,500 per acre, a large proportion of the purchase-money to be paid in cash.
JOHN H. LYON, President.

OFFICE OF THE STAR FIRE INSURANCE COMPANY, NO. 161 BROADWAY,
NEW-YORK, Jan. 10, 1872.
AT THE ANNUAL ELECTION FOR 13 Directors of this Company, held on 8th inst., the following gentlemen were elected:
EDWARD MINTURN, ZACHARIA JAQUES,
C. H. APPLEGATE, T. C. KIMBALL,
JAY L. ADAMS, D. R. MOSES,
PETER B. ANDERSON, NICHOLAS C. MILLER,
REENEZER BEADLES, WM. W. OWENS,
IRON STORE, JOHN C. TUCKER,
J. S. BARRON, EDGAR PINCHOT,
ALEX. BONNEILL, FRANCIS A. RAY,
MARTIN W. BUNN, O. W. P. RANDOLPH,
HERMAN BUSSING, JOHN H. RICHARD,
CHARLES DENISON, CHAS. SPEAR,
JOHN H. FLANAGAN, E. K. TEFFT,
JAMES FLANAGAN, E. K. THURBER,
DANIEL FOSTER, JOHN C. TUCKER,
ALLAN HAY, JAS. WALLACE,
JOHN H. HOLDANE, R. CORNELL WHITE.
At a subsequent meeting of the Board, held this day, NICHOLAS C. MILLER was unanimously elected President, and JOHN H. FLANAGAN Vice-President.
JAMES M. HODGES, Secretary.

NATIONAL BROADWAY BANK,
NEW-YORK, Jan. 8, 1872.
AT THE ANNUAL ELECTION FOR Directors of this Bank, held this day, the following named gentlemen were duly elected for the ensuing year, viz.:
FRANCIS A. PALMER, JOSEPH RUDD,
JOHN S. BERRIAN, WILLIAM H. ROOME,
ELMORE M. WELLS, HENRY E. HOGUET,
FRANCIS E. SCHOALS, WARREN HARRION,
GEORGE F. PLATT, JONA. W. ALLEN,
GEORGE W. TAYLOR, JOHN C. SULLIVAN,
GEORGE C. PETERS, LANSING HOORE,
FRANCIS P. DURNALD, ANDREW WILLS,
CHAS. BURKHALTER.
And Samuel G. Harris, Hudson Hoagland, and John W. Masury were elected inspectors of the ensuing election.
At a meeting of the Board subsequently held FRANCIS A. PALMER was unanimously re-elected President.
J. L. JEWETT, Cashier.

REDEMPTION OF BONDS OF THE HOUSTON AND TEXAS CENTRAL RAILWAY COMPANY.—NOTICE IS HEREBY GIVEN that sealed proposals for the sale of bonds to the two sinking funds will be received until March 1, 1872. The amount in the sinking fund provided for the redemption of the bonds, secured by mortgage on the main line of the Western Division, and the bonds of the Galveston, Harrisburg and San Antonio Railway line, is one hundred and twenty thousand ($120,000) dollars. The amount in the sinking fund provided for the redemption of the bonds, secured by mortgage on the main line of the Houston and Texas Central Railway, Buffalo branch, and branches, is one hundred and twenty thousand ($120,000) dollars, and shall be applied to the purchase of bonds of said Company, to the extent of the amount offered, and shall be applied to the purchase of said bonds at the lowest price at which they may be offered, and sealed bids will be received and opened at the office of the undersigned, in the City of New-York, on the 1st day of March, 1872, at which time the bids will be opened and the bonds purchased, if any be offered, and sealed bidders notified without delay.
WM. T. WALLER, } Trustees.
WM. P. HAMILTON, }
DEC. 1, 1871. 20 BROAD-STREET, New-York City.

THE CENTRAL NATIONAL BANK OF THE CITY OF NEW-YORK,
NEW-YORK, Jan. 10, 1872.
AT THE ANNUAL MEETING OF the stockholders of this Bank held at the Bank, the following-named gentlemen were duly elected Directors for the ensuing year:
WM. A. WHEELOCK, CHARLES C. LANDON,
HENRY A. ROME, SIMON BERNHEIMER,
FRANCIS SKIDDY, HARVEY EDWARDS,
HORACE S. CLAFLIN, ROBERT S. BERDELL,
WILLIAM D. BISHOP.
At a subsequent meeting of the Board, Mr. WILLIAM WHEELOCK was unanimously re-elected President, and Mr. FRANCIS SKIDDY was unanimously re-elected Vice-President.
C. S. COLLINS, Cashier.

MARINE INSURANCE COMPANY,
NO. 2 WALL-ST.
THE SECRETARY HAVING BEEN ALLOTTED to this Insurance Department, the public are hereby notified that the stock subscription to the same, which will be opened on Monday, the 15th inst., at No. 2 Wall-st., will remain open until further notice.
ASHER TAYLOR,
PRINCETON H. HOWE,
GEORGE B. WEINFIELD,
Commissioners.
JAN. 1, 1872.

FINANCIAL.

8 PER CENT. GOLD
Free of Government Tax,
Interest Payable Quarterly,
First Mortgage Sinking Fund Bonds,
(COUPON AND REGISTERED.)
ISSUE LIMITED TO $16,000 PER M

SHIPPING.

CUNARD LINE.
THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAM-SHIPS,
BETWEEN NEW-YORK AND LIVERPOOL,
CALLING AT COVE HARBOR.
FROM NEW-YORK.
ALGERIA.....Wednesday, Feb. 10, 72
RUSSIA.....Wednesday, Jan. 17, 72
JAVA.....Wednesday, Jan. 24, 72
CALABRIA.....Wednesday, Jan. 31, 72
ABYSSINIA.....Wednesday, Feb. 7, 72
and every following WEDNESDAY and SATURDAY.
FROM BOSTON.
SAMARIA.....Saturday, Jan. 13, 72
CHELA.....Saturday, Jan. 20, 72
SIBERIA.....Saturday, Jan. 27, 72
ALEPPO.....Saturday, Feb. 3, 72
CASPIA.....Saturday, Feb. 10, 72
and every following SATURDAY.
RATES OF PASSAGE.
Cabin, $80, $100 and $120, gold, according to accommodation.
Tickets to Paris, $95, gold, additional.
Return tickets on favorable terms.
Steerage.....$30, currency.
Steerage tickets from Liverpool and Queenstown and all parts of Europe at lowest rates.
Through Bills of Lading given for Belfast, Glasgow, Havre, Antwerp, and other ports on the Continent, and for Mediterranean ports.
For freight and other passage apply at the Company's Office, No. 4 Bowling-green.
For steerage passage at No. 111 Broadway, Trinity Building. CHAS. G. FRANCKLYN, Agent.

NOTICE.—STEAM-SHIP ALGERIA WILL SAIL TUESDAY, Jan. 23, at 2 P.M., instead of Wednesday, from Cunard Wharf, foot of Grand-st., Jersey City, at 10 A. M. C. G. FRANCKLYN,
No. 4 Bowling-green, New-York.

WHITE STAR LINE.
NEW-YORK, COBH AND LIVERPOOL,
NEW AND FULL-POWERED STEAM-SHIPS,
THE SIX LARGEST IN THE WORLD.
4,500 tons burden—1,000 horses power each.
Sailing from New-York on SATURDAYS, from Liverpool on THURSDAYS, calling at Cork Harbor each way.
OCEANIC.....Jan. 13.
ATLANTIC.....Jan. 20, 1 P.M.
From the White Star Dock, Pavonia ferry, Jersey City. Passenger accommodations (for all classes) unrivaled, exceeding.
SAFETY, SPEED AND COMFORT.
Saloon, state-rooms, smoking-room and bath-rooms in midship section, where least motion is felt. Surgeons and stewardesses accompany these steamers.
RATES—Saloon, $80, gold; steerage, $30, currency. Those wishing to send for friends from the Old Country can now obtain steerage prepaid certificates, $30, currency.
Passengers booked to or from all parts of America, Paris, Hamburg, Norway, Sweden, India, Australia, China, &c.
Excursion tickets granted at lowest rates.
Drafts from $1 upward.
For inspection of plans and other information, apply at the Company's offices, No. 19 Broadway, New-York.
J. H. SPARKS, Agent.

NOTICE TO PASSENGERS.
The steam-ship OCEANIC, for Liverpool, will be dispatched on TUESDAY, the 16th inst., at 2 P.M.
Passengers embark at White Star Wharf, Pavonia Ferry, Jersey City, at 9 A. M.

FOR LIVERPOOL,
(VIA QUEENSTOWN.)
CARRYING THE UNITED STATES MAILS.
THE LIVERPOOL AND GREAT WESTERN STEAM COMPANY will dispatch one of their first-class full-power iron-screw steam-ships from PIER NO. 46 NORTH RIVER, EVERY WEDNESDAY,
as follows:
COLORADO, Capt. T. P. FREEMAN, Jan. 17, at 11 A.M.
WISCONSIN, Capt. T. W. FREEMAN, Jan. 24, at 2 P.M.
NEVADA, Capt. FORSYTH.....Jan. 31, at 10 A.M.
WYOMING, Capt. THOS. SUMMERAY.....Feb. 7, at 3 P.M.
MINNESOTA, Capt. MORGAN.....Feb. 14, at 10 A.M.
IDAHO, Capt. PRICE.....Feb. 21, at 2 P.M.
Cabin passage, $80, gold.
Steerage passage, (Office No. 29 Broadway,) $30, currency.
For freight or cabin passage apply to
WILLIAMS & GUION, No. 69 Wall-st.

ANCHOR LINE.

Steamers sail every WEDNESDAY and SATURDAY, to and from
NEW-YORK AND GLASGOW,
Calling at Londonderry to land Mails and Passengers.
Passengers booked to and forward by all railway stations in Great Britain, Ireland, Germany, Norway, Sweden or Denmark and America as safely, speedily, comfortably and cheaply as by any other route of line.
THE NEW DEPARTURES.
FROM GLASGOW. FROM NEW-YORK.
Saturday, Dec. 30. ANGLIA.....Saturday, Jan. 20.
Saturday, Jan. 6. COLUMBIA.....Saturday, Jan. 27.
Saturday, Jan. 13. AUSTRALIA.....Saturday, Feb. 3.
Saturday, Jan. 20. EUROPA.....Saturday, Feb. 10.
And every WEDNESDAY and SATURDAY thereafter from Pier 50 North River, New-York.
Rates of passage, payable in currency, to Liverpool, Glasgow or Derry:
First cabin, $65 and $75, according to location.
Cabin excursion tickets good for twelve months, securing best accommodations, $120.
Intermediate, $42; steerage, $28.
Excursion tickets at lowest rates can be bought here by those wishing to send for their friends.
Drafts issued, payable on presentation.
Apply at the Company's offices to
HENDERSON BROTHERS, No. 7 Bowling-green.
ONLY DIRECT LINE TO FRANCE.

THE GENERAL TRANSATLANTIC COMPANY'S MAIL STEAM-SHIPS BETWEEN NEW-YORK AND HAVRE, CALLING AT BREST.
The splendid vessels on this favorite route for the Continent will sail from Pier No. 50 North River as follows:
VILLE DE PARIS.....SURMONT.....Saturday, Jan. 27
PEREIRE.....DANRE.....Saturday, Feb. 10
ST. LAURENT.....LEMAIRE.....Saturday, Feb. 24
WASHINGTON.....ROUSSAN.....Saturday, Mar. 9
PRICE OF PASSAGE IN GOLD (including wine) TO BREST OR HAVRE.
First cabin.....$125 | Second cabin.....$75
Excursion ticket, good for one month.....$200
These steamers do not carry steerage passengers.
American travelers going to or returning from the Continent of Europe, by taking the steamer of this line avoid both the English Channel and the discomforts of crossing the Channel, besides saving time, trouble and expense.
GEORGE MACKENZIE, Agent,
No. 58 Broadway.

NATIONAL LINE.

STEAM TO QUEENSTOWN AND LIVERPOOL,
From Pier No. 47 North River.
FRANCE, Thomson, Saturday, Jan. 27.
HOLLAND, Brace, Saturday, Feb. 3.
Passage to Liverpool, Queenstown, or London direct: Cabin, $75 and $85, currency; steerage, $28 currency.
Prepaid steerage tickets from Liverpool, Queenstown, London or Glasgow, $30 currency.
For further particulars apply at the Company's office, No. 69 Broadway.
J. W. J. HURST, Manager.

INMAN LINE FOR QUEENSTOWN AND LIVERPOOL.
Royal Mail Steamers are appointed to sail as follows:
CITY OF ANTWERP.....Saturday, Jan. 20, 2 P.M.
CITY OF BROOKLYN.....Saturday, Jan. 27, 9 A.M.
CITY OF PARIS.....Saturday, Feb. 3, 12 M.
CITY OF NEW-YORK.....Saturday, Feb. 10, 7 A.M.
CITY OF MONTREAL.....Saturday, Feb. 17, 10 A.M.
CITY OF LONDON.....Saturday, Feb. 24, 2 P.M.
and each succeeding SATURDAY and THURSDAY, from Pier No. 45 North River.
RATES OF PASSAGE.
Payable in Gold. Payable in Currency.
First cabin.....$75 steerage.....$30
To London.....80 To London.....35
To Paris.....90 To Paris.....40
Passengers also forwarded to Havre, Hamburg, Sweden, Norway and Denmark, at reduced rates.
Tickets can be bought here at moderate rates by persons wishing to send for their friends.
For further information, apply at the Company's office.
JOHN G. DALE, Agent,
No. 15 Broadway, New-York.

PACIFIC MAIL STEAM-SHIP COMPANY'S LINE TO
CALIFORNIA, JAPAN AND CHINA,
VIA PANAMA,
CARRYING MAILS, PASSENGERS AND FREIGHT TO
KINGSTON, JAMAICA, CHAGRES, MARTHA AND GREYTOWN, AND PACIFIC COAST OF MEXICO, CENTRAL AMERICA, PERU AND CHILI.
Steamers leave 15th and 30th each month, except when these dates fall on Sunday, then the day previous.
Jan. 15.—Steamer RISING STAR, Capt. H. P. CONRER, will leave Pier No. 42 North River, at 12 o'clock noon, for Aspinwall, via Kingston, Jam., and connecting at Panama with steamer MONTANA, Capt. ——, touching at Acapulco, Manzanillo and Mazatlan, also connecting for all Central American and South Pacific ports. Freight for transcontinent must be received until 4 P. M. of Jan. 9.
Steamer GOLIAS will leave San Francisco, Feb. 1, 1872, for Japan and China. For rates of passage, freight and all further information, apply at Company's office on the pier, foot of Canal-st.
P. R. RAYE, Agent.

FOR ST. THOMAS AND BRAZIL.
UNITED STATES AND BRAZIL STEAM-SHIP COMPANY.
REGULAR MAIL STEAMERS calling on the 23d of every month.
MERRIMACK, Capt. WITES.....Jan. 23
ERIE, Capt. E. I. TEULSPAUGH.....Feb. 23
NORTH AMERICA, Capt. C. H. SHERRY.....March 23
These steamers carry passengers only. They call at St. Thomas, Para, Pernambuco, Bahia and Rio de Janeiro, going and returning. For engagements of freight or passage, apply to
C. H. SCHARHORN, Agent,
No. 1 Bowling-green, New-York.

UNITED STATES MAIL TO HAVANA.
ATLANTIC MAIL STEAM-SHIP COMPANY.
Sailing regularly every THURSDAY, at 3 o'clock P. M., precisely, from Pier No. 4 North River, foot of Morris-st., as follows:
MISSOURI, Capt. T. H. ADAMS, Jan. 18.
MORRO CASTLE, Capt. J. ADAMS, (the Steamer,) Jan. 25.
CRESCENT CITY, Capt. H. HAYNES, Feb. 1.
For freight or passage apply to
J. F. BELMONT, President,
No. 2 Bowling-green.

DIRECT LINE TO HAVANA.
HAVANA, PROGRESO AND VERA CRUZ.
New-York and Mexico Mail Steam-ship Line, leaving Pier 17 N. River, at 3 P. M., direct to Havana.
CITY OF MERIDA, Capt. ——.....Today, Jan. 12
CLEOPATRA, Phillips (Havana only).....Wed., Jan. 17
CITY OF MEXICO, ——.....Monday, Feb. 12
CLEOPATRA, Phillips (Havana only).....Wed., Feb. 21
For freight or passage apply to
F. ALVAREZ & CO., No. 10 Broadway.

NOTICE TO TRAVELLERS.
Families or gentlemen going to travel on the Continent of Europe, who can afford the expense, of course, should never leave Paris without one. Their services are invaluable in relieving the traveler from multiplicity of cares and troubles respecting baggage, examination and passage of baggage, in securing the best accommodation, in protecting the traveler from imposition and an infinity of annoyances, for which they are exposed in various parts of the Continent. Commercial gentlemen, transiting, sojourning and traveling generally, always be obliged and by applying to the COURIER SOCIETY, No. 3 Rue d'Alger, near the Tuileries Garden, Paris.

SHIPPING.

FOR SAVANNAH, GA.,
THE FLORIDA PORTS,
AND THE SOUTH AND SOUTH-WEST,
GREAT SOUTHERN FREIGHT AND PASSENGER LINE.
CENTRAL RAILROAD OF GEORGIA AND ATLANTIC AND GULF RAILROAD.
SEMI-WEEKLY LINE.
TUESDAYS. SATURDAYS.
WEDNESDAYS.
THE STEAM-SHIPS
VINGO, Capt. BULKLEY, TUESDAY, Jan. 16, from Pier No. 15 East River, at 3 P.M.
MURRAY, Capt. FERRIS & CO., Agents,
Nos. 5 and 6 South-st.

SEMIRAMIS, LIVINGSTON, Capt. CHRISTIAN, THURSDAY, Jan. 18, from Pier No. 12 North River, at 3 P.M. LIVINGSTON, FOX & CO., Agents,
No. 12 Wall-st.

SAN SALVADOR, Capt. NIELSON, SATURDAY, Jan. 20, from Pier No. 3 North River, at 3 P.M.
WM. R. GARRISON, Agent,
No. 5 Bowling-green.
Insurance by this line ON BEHALF PER CENT. Superior accommodations for passengers.
Through rates and bills of lading in connection with Central Railroad of Georgia, to all points.
These ships are the only ones authorized to give through bills of lading and insurance thereon, in connection by rail with steamers will be changed local rates from Savannah.
Through rates and bills of lading in connection with the Atlantic and Gulf Freight line.
C. D. OWENS, Agent, C. R. R. of G.
GEORGE TONGE, Agent, A. G. & G. R. R.,
No. 229 Broadway. No. 44 Broadway.

ISLAND ROUTE TO GLOVER'S.
TWO TRIPS A WEEK.
THE NEW AND ELEGANT STEAMER
LIZZIE BAKER
will leave Fulton-ferry Wharf EVERY MONDAY and THURSDAY MORNING, at 10 o'clock for BRUNSWICK AND ST. MARYS, GA.,
FERNANDINA, AND
JACKSONVILLE, FLA.
connecting at Jacksonville with BROOKS' LINE OF STEAMERS for Green Cove, Tocoi, Palatka, Enterprise, Mellonville, and other landings on St. John's River.
RETURNING
will leave Jacksonville TUESDAYS and FRIDAYS, at 12 o'clock, M., arriving in Savannah WEDNESDAYS and SATURDAYS. All intermediate landings touch at both ways, carrying Mails.
For through tickets apply to agents in New-York of the Savannah steam-ship lines.
JOHN F. ROBERTSON, Agent,
Savannah, Ga.

FOR NASSAU, N. P.,
CARRYING THE ROYAL MAILS.
Atlantic Mail Steam-ship Company's steamer MORRO CASTLE, Capt. E. ADAMS, will sail on THURSDAY, Jan. 25, at 3 o'clock P. M., precisely, from Pier No. 4 North River.
For freight or passage apply to
A. W. DIMOCK, President,
No. 5 Bowling-green.

SAVINGS BANKS.

IRVING SAVINGS INSTITUTION,
NO. 66 WARREN-ST., NEW-YORK.
SIX PER CENT. INTEREST allowed on all sums.
Deposits made now draw interest from January 4.
Bank open daily from 10 A. M. to 3 P. M.
VANDERBILT L. BUXTON, Secretary. WALTER W. CONGDILIN, President.

GREENWICH SAVINGS BANK, NO. 75 9TH AV.,
NEW-YORK, Dec. 19, 1871.
INTEREST WILL BE PAID TO depositors at the rate of Seven per Cent. per annum on sums exceeding $50, and Six per Cent. on all sums exceeding $20, agreeably with the provisions of the by-laws, free from Government tax, and payable on and after MONDAY, Jan. 15, 1872.
Interest not called for will be credited as principal, and draw interest from Jan. 1.
All deposits made on or before Jan. 10, 1872, will draw interest from Jan. 1.
BENJ. F. WHEELWRIGHT, President.
JAMES BRUCE, } Secretaries.
J. HARRIS BROADUS, }

Broadway Savings Institution,
NO. 937 BROADWAY, entrance on Park-place.
Interest on deposits entitled thereto, for the six months ending Dec. 31, at the rate of Six per Cent. per annum on all sums of $5 and upward, will be paid on and after Monday, Jan. 15, 1872.
FRANCIS F. SUNDALL, President.
WADE R. WORRALL, Sec. PETER CUMMING, Asst.

CHARTERED BY THE
UNITED STATES.
THE FREEMAN'S SAVINGS AND TRUST COMPANY,
2 NASSAU-ST., Cor. Wall-st., Merchants' Exch. Bank.
No. 165 Bleecker-st., New-York.
Interest every thirty days if desired. Six per cent. compound interest certificates issued. Letters of Credit issued on favorable terms. Accounts keep strictly private and confidential. Deposits paid on DEMAND, with interest due. Interest paid by check to parties out of the City. Send for circular.
JOHN J. ZULLIG, Cashier. JAMES L. HARRIS, Manager.

EXCELSIOR SAVINGS BANK.
No. 574 6th-av., corner 12th-st.
Deposits made on or before Jan. 15 draw interest from Jan. 1. Deposits made after Jan. 15 draw interest from date of deposit.
The semi-annual interest will be paid on and after Jan. 15, and if not drawn will be credited to accounts and bear interest from Jan. 2.
Open daily from 10 A. M. to 3 P. M., and on MONDAY, WEDNESDAY and SATURDAY evenings from 7 to 8 o'clock. WM. M. GILES, President.
ISAAC S. BARNETT, Secretary.

ABINGDON-SQUARE SAVINGS BANK.
No. 26 Abingdon-square, No. 2 8th-av.
DIVIDEND.—A Semi-annual Dividend at the rate of Six per Cent. will be paid depositors on and after Jan. 20. Interest thereon will be credited, and draw interest from Jan. 1. All deposits in January will draw interest from Jan. 1.
T. MCLELLAND, President.
EDGAR F. BROWN, } Vice-Presidents.
WALTER J. PRICE, }
GEO. W. BROWN, Secretary.

THE BANK FOR SAVINGS, NO. 67 BLEECKER-ST.,
NEW-YORK, Jan. 10, 1872.
THE BOARD OF TRUSTEES HAVE this day declared an interest on deposits, for the provisions of the by-laws for the last six months, ending 31st December, as follows: at the rate of Five per Cent. per annum, on all sums of Five and under Five hundred Dollars, and Four per Cent. on all sums amounting to Five Hundred Dollars and upward. This interest is carried at once to the credit of the depositors as principal on the 1st inst., where it stands subject to their order. Interest will be entered in the pass books at any time when required, on and after the third Monday, being the 19th of this month.
ROBERT LENOX KENNEDY, Secretary.

MECHANICS' AND TRADERS' SAVINGS INSTITUTION,
No. 52 Bowery, near Canal-st.
INTEREST.—The Trustees have declared a dividend at the rate of Six per Cent. per annum on all sums entitled thereto for the six months and three months ending Dec. 31, 1871, payable on and after Jan. 17, 1872.
Interest not withdrawn will be added to the account and draw interest as a new deposit. Six per cent. on sums from $5 to $5,000. Five per cent. on deposits made on or before Jan. 20 will draw interest from Jan. 1. ALFRED T. CONKLIN, President.
HENRY C. FISHER, Secretary.

NORTH RIVER SAVINGS BANK,
Corner 8th-av. and 14th-st.
DIVIDEND.—A SEMI-ANNUAL DIVIDEND, at the rate of SIX PER CENT. per annum on all sums from $5 to $5,000, will be paid on and after Jan. 15, 1872.
MONEY DEPOSITED on or before the 20th of January will draw INTEREST from Jan. 1.
Bank open daily from 10 A. M. to 3 P. M., also on MONDAY, WEDNESDAY and SATURDAY EVENINGS, from 7 to 8 o'clock.
JOHN HOOPER, President.
JAMES O. BENNETT, Secretary.

THE TRUSTEES OF THE SEAMEN'S BANK FOR SAVINGS have ordered that INTEREST be paid to depositors entitled thereto, for the six months ending 31st inst., as follows:
On sums of $600 and under, at the rate of SIX PER CENT. per annum, and
On sums exceeding $600 at the rate of FIVE PER CENT. per annum, payable on and after MONDAY, 15th inst.
NEW-YORK, Jan. 10, 1872.
GEORGE F. THOMAS, President.
G. J. MACY, Secretary.

UNION DIME SAVINGS BANK,
Nos. 336 and 338 Canal-st., corner Laurens, SIX PER CENT. INTEREST or $6 to $5,000.
ASSETS, $10,420,313 92.
TWENTY-FOURTH DIVIDEND.
Interest at rate of Six per Cent. per annum will be paid on all deposits entitled thereto, on and after Jan. 20. N. J. HAINES, President.
T. S. ARNOUX, Secretary. G. S. CRAPIN, Treasurer.

FRANKLIN SAVINGS BANK, CORNER 42d-st. and 8th-av., is one of the best banks in the City. The usual interest of SIX PER CENT. will be paid Jan. 15. Deposits made previous to Jan. 20 draw interest from Jan. 1, 1872.
JAS. J. CHAMBERLAIN, President.
JAMES B. FINN, Secretary.

NEW-YORK SAVINGS BANK, 9TH-av. and 14th-st., corner of Court.—Interest at 6 per cent. on all sums from $5 to $5,000. Deposits made on or before Jan. 20 will draw interest from Jan. 1. Assets, $6,400,224 61. Surplus, $607,222 96.

SITUATIONS WANTED.

FEMALES.

WANTED—A NURSE'S SITUATION BY A Protestant young woman; City or country; very competent and experienced nurse for infants of first class families; also good plain sewer and fine laundress; or as chamber-maid; good City references. Call at No. 236 4th-st.

WANTED—A LAUNDRESS'S SITUATION BY an English Protestant, young woman; understands French dyeing, box pleating, and all kinds of ladies' and gentlemen's fine manglers in the modern manner; or as first-class cook; country or City; best City references. Apply at No. 205 4th-st.

WANTED—A WAITRESS' SITUATION BY a very respectable young woman and excellent waitress; understands the care of silver, glass, china, linen, &c.; or chamber-maid; and waitress; good testimonials; country or City. Apply at No. 25 4th-av.

WANTED—A SITUATION BY A FIRST-class cook; can bake, lard, cook all kinds of game, soups, poultry, many desserts, &c. Call or address for two days. Employment and Information Office, No. 721 6th-av.

WANTED—BY BOOKMAKER, NO. 88 6TH-av., a situation for a large number of American, English, Irish, and other Protestant nurses, laundresses, seamstresses, housemaids, and other cooks, house workers, young girls, and those lately landed.

WANTED—A SITUATION BY A COMPETent, good cook, and laundress; in hotel, club-house or private family; references from last City families. Call or address for a few days. Employment and Information Office, No. 721 6th-av.

WANTED—A SITUATION BY A COMPETent German girl for general house-work or as cook; washer and ironer; is willing and obliging; best City references. Call at No. 86 Bowery; entrance on lower.

WANTED—A SITUATION BY A YOUNG girl as first-class waitress, as as chamber-maid, and assist with the washing and ironing; the best of City references. Call at Elizabeth-ave., No. 115, Week-house.

WANTED—BY A RESPECTABLE SCOTCH woman, a situation as first-class cook; understands her business in all its branches; is a good baker. Can be seen for two days, at No. 76 East 22d-st., between Lexington and 3d-av.

WANTED—A SITUATION BY A YOUNG colored woman as child's nurse; she is neat, obliging and good natured. Apply at present employer's, No. 153 East 34th-st., on Monday and Tuesday morning, between 9 and 12 o'clock.

WANTED—A SITUATION BY A NEAT, active young woman as nurse or to take care of children; or to do chamber-work and assist in washing; best City references. Call at No. 328 West 13th-st., near 7th-av., first floor.

WANTED—BY A YOUNG GIRL, A SITUAtion as chamber-maid and waitress, or would do chamber-work and assist with the washing for a small family; good references. Call at No. 128 East 30th-st., second floor, back room.

WANTED—BY A RESPECTABLE YOUNG woman, a situation as nurse; is a good seamstress; understands all kinds of fluting; the best of City references from her last employer. Call at No. 523 West 27th-st., between 7th and 8th avs.

WANTED—BY A RESPECTABLE PROTestant girl, a situation as good cook in a private family; no objection to go a short distance in the country. Call for one week. Can be seen at 205 West 27th-st.

WANTED—BY A RESPECTABLE WOMAN, a situation as first-class cook; understands both French and English cooking, boning and larding; best of City references will be given. Apply at No. 4th-av.

WANTED—A SITUATION BY A COMPEtent woman as first-class cook; understands her business in all its branches; best of City reference. Call at 209 West 27th-st., near 7th-av.

WANTED—A SITUATION AS CHAMBER-maid and seamstress; can operate on Wheeler & Wilson and Howe machines. Apply at present employer's, No. 224 2d-av.

WANTED—A SITUATION AS FIRST-CLASS cook; thoroughly understands her business; best City references. Call or address No. 210 West 30th-st.

WANTED—A LADY WOULD LIKE TO GET a situation for a nurse who is thoroughly competent to take care of an infant, or would take care of grown children. Apply at No. 24 West 12th-st.

WANTED—A SITUATION BY A PROTESTant German woman; understands French, English and German cooking; good City references. Apply at No. 103 Spring-st., in the rear.

WANTED—A SITUATION BY A RESPECTable Protestant girl in a private family as waitress; three years' references. Call at No. 204 East 20th-st., between 1st and 2d avs.

WANTED.—AN EXCELLENT WASHER and ironer would like to obtain gentlemen's washing, or would go out to families. Apply at No. 238 East 14th-st.

WANTED.—A NURSE, WHO HAS HAD much experience in attending the sick, offers her services to the ladies; good City references. Address Mrs. A. K., No. 45 Elizabeth-st., near Canal-st.

S. & E. V. ODELL,
Supply employers in the City or country with reliable
SERVANTS,
PROTESTANT AND CATHOLIC.
NO. 109 WEST 34TH-ST., NEAR BROADWAY.
ESTABLISHED 1862.

WANTED—BY A SCOTCH PROTESTANT girl and sister, a situation as good cook in a private family; no objection to go a short distance in the country or City; best City references. Can be seen at 270 2d-st.

WANTED—BY A RESPECTABLE WOMAN, a situation as first-class cook; understands both French and English cooking, boning and larding; best of City references will be given. Apply at No. 4th-av.

WANTED—A SITUATION BY A COMPEtent woman as first-class cook; understands her business in all its branches; best of City reference. Call at 209 West 27th-st., near 7th-av.

WANTED—A SITUATION AS CHAMBER-maid and seamstress; can operate on Wheeler & Wilson and Howe machines. Apply at present employer's, No. 224 2d-av.

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WANTED.—AN EXCELLENT WASHER and ironer would like to obtain gentlemen's washing, or would go out to families. Apply at No. 238 East 14th-st.

WANTED.—A NURSE, WHO HAS HAD much experience in attending the sick, offers her services to the ladies; good City references. Address Mrs. A. K., No. 45 Elizabeth-st., near Canal-st.

WANTED—BY A YOUNG MAN NOT afraid of hard work, a situation as coachman and general assistance; is a good driver; City references; also has testimonials. Address GARDENER, Box No. 187 Times Office, for two days.

WANTED—A COACHMAN'S SITUATION by a competent and experienced man of good abilities; understands his business; can take care of horses. COACHMAN, No. 236 3d-av., for two days.

WANTED—A SITUATION AS COACHMAN by a middle-aged single man; can produce the best of City references; has no objection to take country. Address A. B., No. 32 East 32d-st.

WANTED—BY A SINGLE MAN, A SITUAtion as waiter or as a private family; thoroughly understands his business; best City references. Apply at R. B. JACKSON'S, No. 187 5th-av.

WANTED—BY A YOUNG MAN, A SITUAtion as waiter; is a good driver. Address A. H. W., No. 61 West 4th-st.

WANTED—A COACHMAN'S SITUATION by a respectable Protestant man. Was in private family; understands the care of horses perfectly; has good City driver, and can come well recommended. Apply to F. F., private stables, No. 120 East 12th-st.

WANTED—BY A COLORED YOUNG MAN, a situation as general waiter; good City references. Call or address 124 West 27th-st., in the rear.

CLERKS AND SALESMEN.

WANTED—A SITUATION AS CLERK IN a wholesale or retail hardware store; has had seven years' experience in the business; can give good City references from last employer. Address HARDWARE, Box No. 188, Times Office.

HORSES AND CARRIAGES.

FOR SALE.
By order of the executors, by auction or private sale:
One Glenwood Coach, nearly new.
One team of bay Horses.
One Double set of Gift Harness.
One Top Buggy, with Robes.
One Buggy, with Double and Single Harness.
One Seat-skin Robe, Blankets, &c.
One Fresh Milch Cow.
Will be sold together or separately. Can be seen at the private stable, No. 21 West 18th-st., between 5th and 6th avs. Also the above private stable, No. 45 6th-av.
Inquire on the premises before 6 o'clock A. M., or at
D. M. FERGUSSON,
No. 55 Warren-st.

FOR SALE—A FINE AND STYLISH driving horse, about five years old, 15 hands and a half hands; dark bay, an excellent driver; warranted sound and gentle. Apply at No. 9 East 16th-st.

SEAL-SKIN CAPS, $5. LADIES' AND Children's Furs and Carriage Robes at cost prices. WEBBER, the Furrier, 4th-av. and 12th-st.

BOARDING AND LODGING.

BOARDERS WANTED.
A desirable front room on comfortable terms, to a gentleman expected; accommodations limited; suitable for gentleman and wives, or single gentlemen. Apply at No. 329 East 16th-st.

HURON HOUSE, CORNER BROADWAY and 10th-st., freshly furnished, most accessible location in the City; rooms en suite, or single, with or without board; very favorable terms to permanent parties. Lodging 25 and upward.

ST. CHARLES HOTEL—EUROPEAN Plan, No. 66 Broadway, corner of Bleecker-st. Good single rooms, $1 per day. GEO. S. & LEWIS LELAND, Proprietors.

ST. JULIEN HOTEL, NOS. 4 AND 6 Washington-place; one door from Broadway. New furniture; most accommodating rooms; rooms en suite or single, from $4 to $8 per week.

WESTPHEX HOUSE, SOUTH-EAST CORner of Broadway and 12th-st., first block above Stewart's. Suites of rooms with bath, &c., attached; also single rooms for gentlemen, at reasonable prices.

MADISON-SQUARE HOTEL, NO. 14 East 21st-st., corner of Broadway; elegant suites of rooms, with or without private tables; also single rooms.

NO. 104 LEXINGTON-AV.—HANDSOME bed-rooms to let; home comforts, good location, private family, first-class table; best references; single rooms for gentlemen.

NO. 105 EAST 29TH-ST.—FURNISHED rooms, with first-class board, for families or single gentlemen; private table if desired; references exchanged.

NO. 61 ST. MARK'S-PLACE—THIRD story, room, with board, to gentleman and wife; only a few boarders taken; also, ball room; dinner at 1.

NO. 117 EAST 25TH-ST., NEAR 4TH-av.—Two large furnished rooms, connecting, on the second floor, with board; house and location first-class.

NO. 135 EAST 20TH-ST., NEAR LEXINGTON-AV.—Gentlemen and their wives or single gentlemen can be nicely accommodated with furnished rooms with board.

NOS. 23 AND 25 EAST 4TH-ST.—SECond block east of Broadway.—Pleasant rooms with excellent table; dinner at 6 o'clock; terms reasonable.

NO. 39 WASHINGTON-PLACE, NEAR the New-York Hotel.—Accommodation for a large family or gentlemen, with board, on moderate terms; private table if preferred.

NO. 274 WEST 25TH-ST.—TO A PARTY of gentlemen or gentleman and their wives, rooms with board; terms for single gentlemen, $8 to $10 per week; gentlemen and wives, $16 to $20.

FIFTH-AV.—JUST VACATED, A SUPERIOR suite of (three or four) large light rooms on the first floor; furnished or unfurnished; use of kitchen; private table only.

FOURTEENTH-ST., NO. 312, NEAR 5TH-AV.—Large square room, front, to two gentlemen, with good table, for $14 per week; references given and required.

NO. 369 WEST 25TH-ST., BETWEEN 7TH AND 8TH AVS.—Nicely-furnished rooms, with board, for single gentlemen, and their wives or single gentlemen; private family.

NO. 119 WEST 14TH-ST., BETWEEN 6th and 7th avs.—Elegantly furnished room on first floor, with board, $18; without board, $12 per week.

BOARDING.—PLEASANT ROOMS AND board, board for single gentlemen or gentlemen and wives, at No. 41 West 38th-st.; prices reasonable; location first-class.

NO. 41 WEST 33RD-ST., NEAR 6TH-AV.—To let, with first-class board, two suites of rooms, one on first floor; family preferred; references.

HANDSOMELY-FURNISHED ROOMS, for gentlemen, 221 West 16th-st.; fire and gas; remarkably cheap; references required.

NO. 156 WEST 11TH-ST.—TO LET, with board, a large third-story front room, with all the modern conveniences; family private.

HANDSOMELY FURNISHED ROOMS, en suite or single, with first-class board, at No. 16 Clinton-place, nearly opposite Brevoort House.

NO. 52 WEST 21TH-ST.—ROOMS ON second floor; first-class board for single gentlemen; references given and required.

NO. 45 WEST 36TH-ST.—TWO ROOMS to let with board; references.

RAILROADS.

NEW-YORK CENTRAL & HUDSON RIVER RAILROAD.
Commencing on Monday, Nov. 13, 1871, Through Trains will leave from New Depot, 4th-av. and 42d-st.
8.00 A. M., Chicago and Mail.—Vestibule Sleeping-car through to Rochester and St. Albans.
10.30 A. M., Special Chicago Express, with drawing-room cars to Buffalo for Eastern Philadelphia.
10.45 A. M., Northern and Western Express.
3.40 P. M., Special Troy Express, on Saturdays.
4.00 P. M., Montreal Express, with sleeping cars from Chicago to St. Albans.
4.30 P. M., Express, with sleeping-cars for Watertown, Ogdensburg and Oswegatchie.
6.00 P. M., Pacific Express, with sleeping-cars for Rochester, Buffalo and Niagara Falls; also, for Chicago via both L. S. and M. C. Railroads; and for St. Louis via Toledo, leaves on Sundays at 4 P. M.
11.00 P. M., Express, with sleeping-cars for Troy and Albany.
All local trains running north of Yonkers, leave from new depot. Yonkers Special Trains from 30th-st., foot of Park-row.
C. H. KENDRICK, General Passenger Agent.

LONG ISLAND RAILROAD.
On and after MONDAY, Oct. 23, 1871, trains will leave James-slip as follows:
8.30 A. M. Greenport mail train.
10.30 A. M. Express for Greenport, Jamaica, Hempstead, Hicksville and Northport. Pass trains.
3.00 P. M. Riverhead and Sag Harbor Express, (through to Greenport on Saturdays.)
4.00 P. M. Express for Hempstead, Glen Cove, Locust Valley, Huntington and Northport.
5.30 P. M. Northport way-train.
All trains connect at Branch for Hempstead, Farmingdale, Babylon, Bellmore, Northport, Bogatic, Glen Cove and Locust Valley leave Hunter's Point at 8.30 A. M. and 4 P. M.

STEAMBOATS.

STEAM-BOAT FOR SALE.—BANKrupt sale of the steam-boat MONITOR, of Bay Steam-boat Company, at auction, on SATURDAY, Jan. 27, at Noank, Conn., said steam-boat was built in 1863; length, 136 feet; beam over all, 22 feet; tonnage, 384 15-100; drawn light—4½ feet; 2 engines, address THOS. L. CORNELL, Assignee, Derby, Conn.

TO BRIDGEPORT AND ALL POINTS on Housatonic and Naugatuck Railroad.—Fare, $1. Steamers leave Catharine-slip at 12 noon, Sundays excepted.

FOR NEW-HAVEN, HARTFORD AND THE NORTH.—Steamers leave Peck-slip for New-Haven at 5 A.M. and 11 P.M., connecting with rail.

AUCTION SALES.

ART SALE,
AT JOHNSTON & VAN TASSELL'S,
NO. 37 NASSAU-ST.
NOW ON EXHIBITION.
A superb collection of choice European and American oil-paintings, consisting of a consignment of excellent examples of the French, Belgian, Dusseldorf and other schools, recently received from Berlin by a large importing house in this City; together with many very desirable pictures from our most prominent New-York artists. They will be sold on THURSDAY and FRIDAY, Jan. 18 and 19, without reserve; commencing each day at 12 o'clock.
EDWARD H. BENNETT, Auctioneer.

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1,000 boxes fresh Malaga Lemons, landing.

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VOICE OF THE PULPIT.

Dr. Hepworth's New and Comprehensive Religious Platform.

A Unitarian's Criticism on His Leaving the Church—Dr. Tyng on the Divinity of Christ—Mr. Frothingham on the Topics of the Day.

DR. HEPWORTH.

His Sermon Yesterday—Charity for All—A Broad Theological Platform—An Earnest Appeal—The New Church.

Dr. HEPWORTH, yesterday, at Steinway Hall, further defined the course of his new and more orthodox departure by a sermon on the subject, "One Lord, one faith, one baptism." You can see in the early times there were sublime in the Church. St. Paul met the issue at once and squarely by a plain statement of facts that commended themselves to every one's common sense. "Let every man exercise the gifts God has given him," and do his utmost to labor successfully in the direction the hand of Providence leads him, and let every man grant to every other the privilege he himself enjoys. Let not the foot complain that it is not the head, but let it do a foot's duty, and remember somewhere there is a head. Let not the head arrogate all power, but do the head's duty, and let each member bear in mind that all are led from one heart. One would think it not difficult to interpret the New Testament. Its misinterpretation has caused more bloody frays than all civil causes put together. You can understand the Bible if you will try to interpret it through its spirit, clothing yourself in the divine spirit that floods each page. Who can fail to interpret the parable of the prodigal son? He who stands in the door of the deserted home is the Everlasting Father, and in the poor lonely boy sitting among the swine trying to content himself with husks, he sees himself. In the father who welcomed the prodigal we see our idea, Jesus Christ. When the World says, "If only I could act like Christ, walk as He walked, bear as He bore," then His mission has reached its purpose! The trouble is we cling to our peculiarities, form an opinion and stick to it, right or wrong, and little or nothing has had temper come from our controversies. Like brothers men travel a common way when talking of faith and the redemption of the world; but introduce a theological technicality and it changes the feelings, producing a chemical effect; both shake their tongues, throw unself their arms and face each other with heated faces, and make their points—one, two, three. It is the peculiarity of human nature that when it has once taken a position it will hold on to it with all its might; the more it is assailed the more determined becomes the defense. Very little come out of controversy except heat and bad temper. How very hard it is for a man to believe that another is right who does not think exactly as he does in politics. How very warm we get, and what sweet and tender names we call our opponents, and how gently treat them! We have examined the subject, and we have arrived at our conclusions; and we say at once that there is some chicanery about those who don't see things as we do. They want an office or they are after votes when they do not stand on our platform in regard to the tariff or free trade or political policy. When a man learn to be charitable he has learned the last lesson. When he has learned how to hold his own opinions as though they were adamant and yield not a jot or tittle or his own individuality, but can yield to another man what he demands for himself, that man has learned a great deal, and that he can learn only when he has prostrate at the feet of his Redeemer. If this is so in politics, how much more true is it in matters of religion, where we all feel that everything is at stake. We make our own platform, and when we happen to be in the majority, we build the stake in the public square—we build the gloomy walls of the inquisition—we denounce the dissenter, and we do it in the name of God and of righteousness and of truth. Now, when Jesus preached the Sermon on the Mount, and told us that we were all brothers, he said that we must yield to others, that we have not only rights to enjoy, but also privileges to extend—that we have no business to see only our own rights in this world. Men are different, and you cannot get rid of the fact. They are different in the physical build, they are different in their mental and spiritual temperaments. We see God from different stand-points; we see Him through our birth and through life songs which our old nurses sang to us when we were in our cradles; we see Him through the early prayers and influences of our youth; we see Him, perhaps, through the iniquitous deeds of our fathers and mothers; we see Him through a cloud, and His face is dim to us. Just as the central sun throws its light upon the whole planetary system, so God throws His light upon every man, woman and child in the world. But the sun to one who stands on the surface of this earth is one thing, and to him who stands upon the surface of Saturn it is another thing, although it warms them both, it gives light and heat and glory to both. So you see Him in shape through your own temperament, through your own constitution. Two men in one house same thing all over the world—is it not, dear friends? Analyze it in any sense and it is made up of the same constituents; and yet the dew falling upon the grass-blades makes each blade grow as though it were intended only for the grass-blade; when the dew falls upon the rose, bud it thrives and fills the bower with its aroma, as though the dew were given for the rose-bush alone. So the spirit of God, if I understand it aright, broods over all our homes alike. It is for every one of us, as though there were no other man or woman or child on this globe, and Jesus Christ the Redeemer not the redeemer of the whole world in any general sense more than He is the personal redeemer of every one of us. He is our personal Lord, and it is as if He came from the sweet blue heavens on purpose to save you from your rage and misery and guilt. How difficult it is to put any idea of these things into human language. Unfortunately, that is what we have been trying to do too long. How difficult to put any ideas of these things into human language. What would be a fly's idea of Mt. Blanc? Poor little creature; it leaves from one bush to another; it can't see the top, though there is one there; it can't measure its size; if the mountain should speak to the fly, what language would convey its size to the fly's mind? Language does not bear such heavy freight as that. In these latter days, for fifty years the denominations have been coming nearer together. Every part of the Church has been doing their work. Here is a division, yonder an army corps; for eighteen hundred years they have done brave work. Now, over the field we hear another bugle-call from the lips of the Lord himself—the call together; the guard are at the outpost, the army corps are taking up the line of march with a tramp that makes the earth tremble beneath their tread. Soon there shall be a closer union with God. All shall unite under the banner, "One Lord, one faith, one baptism;" as solid phalanx, we shall fight the world, the flesh, and the devil, and shall plant a victorious banner on the ramparts of the adversary. We ought not to have boundaries that separate us from one another, for a man is bigger than a creed. It is wrong to have our fences so high you can get no word from a neighbor. The work of today is to lower down the fence so that we may pass hands and say, "Brother, how do you do? God bless you!" I hope I may be instrumental in founding a new church in this City, founded on no doubtful interpretation of the word of God—fraternal to every other organization that exists—to be marked not so much by the angularity of its creed as by the beauty and symmetry of its spirit. If I believed less than I do you might treat me badly, but if I say I believe all you believe and much more, it warms my heart to you and makes me want to save you. If I tore up your hopes by the root, and said they are weeds and not flowers, you might say "go;" but if I come with arms full of flowers, let me in and give me welcome. It's unfair to make a horse pull unless the harness fits; a horse galled will balk. When you want him to pull up hill give him easy harness, or the wheels will burn.

Now if I can gather into a church those who chafe under any present organization, I shall have your blessing. The kindness of my brethren has been unspeakable; they have come and cheered me as I sat in darkness and loneliness. When I have said, "Brother, can't be a Methodist, I can't be a Baptist," it has been answered, "No matter, Christianity is broader than any church—if you build a church on Christian foundations you shall have our prayers and the sympathy of all denominations." Only one-quarter of our City worship God in the churches today. Ten thousands go to no church; I would bring them around me. I care for no freestone church or rich upholstery, but to preach the Gospel of Christ. Give me a barn, a hall, or outdoors, and keep it a little warm, and I will preach to the Lord's people wherever found. I will not be driven to controversy; I will not reply; I am in God's hands—the bread of me shall be in the hardest work I may do in your midst. The whole world is in the mire. Let us take public men, public deeds, and let us dissect them. I want no man's influence or money. God grant His Spirit to the movement and baptize it with his power.

At the close of the discourse a multitude lingered to offer Dr. HEPWORTH their congratulations and good wishes. Steinway Hall was literally peopled. Evidently there is an earnest spirit in this new movement.

The Night College for Christian Workers—Dr. Tyng Upon Gospel Influences.

On Tuesday evening next will begin the regular course of lectures for the second session of 1871-2 of the Night College for Christian Workers of the House of the Evangelists. Rev. STORRS H. TYNG, D. D., delivered last evening the introductory sermon to the present session of the college, at the Church of the Holy Trinity, corner of Forty-second-street and Madison-avenue. Dr. TYNG drew the subject for his lecture from the Transfiguration of Christ on the Mount; adducing arguments to prove the divinity and power of Christ's personal presence.

MR. HEPWORTH CRITICISED.

A Unitarian Clergyman's Sermon Yesterday—Rev. William T. Clarke on the Departure.

Rev. Mr. WILLIAM T. CLARKE preached a sermon in the Unity Church, Harlem, yesterday morning, upon the subject of the recent departure of Rev. Mr. HEPWORTH from the Unitarian Church. The text was, "He departed to the other side."—Mark, viii., 13. The reverend speaker said: I suppose this morning your thoughts turn toward a recent departure from the company that bears our name, and seeks with us to worship God in the simplicity of the truth and the beauty of holiness. Naturally enough, you ask what such a renunciation of a faith, loudly professed and constitutionally puzzled, meant! Has this event any significance, any meaning and lesson for us, any theological or religious import, which we should hasten to learn and to act upon? I should certainly be derelict to duty were I to ignore an event which is everywhere talked about as though it were of vast importance and spread with great and important consequences. Yet for personal reasons, for fear that some unchastened word, some phrase colored by prejudice and embittered by unpleasant remembrance may escape my lips, I would fain be silent. The recent withdrawal from our ranks has far less significance, I say, and than to the Evangelical Christians generally. Naturally enough they rejoice over the acquisition of one whose name has been conspicuous in the papers for half a dozen years, and whom they imagine was one of the leaders and important representatives of our body. But in the case of men as of objects, distance often lends enchantment to the view. In a body as loosely organized as ours, when anything depends upon personal qualities, it is the easiest thing in the world for a man of pleasing speech and vast ambition, to cut his way through the restraints of proprieties that hedge in worthier and weightier men, and take the first place on the platform, and make confusion, if he cannot create order. But those who have known Mr. HEPWORTH most intimately have the least confidence in either his learning, ability, judgment, disinterestedness, or honor, and I believe that three-fourths of our clergy to day rejoice rather than regret his departure from among us. There is an election of character, of moral qualities, of tastes, of aims, of culture, and of conscience, which is as imperative as the verdict of ideas, and the whole *morale* of the man determines his position outside our ranks, and I rejoice that he has taken his departure to his own place. He has made nothing but confusion, discord and trouble among us. His influence has been demoralizing. His work for himself has more than neutralized the work for us. His ideas, sympathies, spirit, aims, methods and ambitions are not ours, and had he remained, he would have proved a source of discord, an element of trouble, a reproach and a by-word. Nor can I consider that his departure has any serious theological significance whatever. Sixteen years in his ministry, with uncommon advantages, with a hundred helps and stimulants of position, popularity and wealth, he has contributed nothing to the body of our literature nor written a single memorable article, nor preached a single sermon of marked ability, nor advanced a single idea. He has simply traced on other men's capital. He has simply diluted the thoughts of wiser and greater men, and pleased the palates of the undiscriminating with his sometimes sparkling, but generally vapid adulterations. His work consists in an attempt to preach in theatres, which failed because he had so little to say; that was worth the saying, and to lead a ministry with men as poorly educated and as eminently unfitted for its office as himself. And this experiment also failed because the churches would not accept voice as a substitute for vitality, veneer for virtue, and sound and bombast for sense and scholarship. He gives two principal reasons for his withdrawal from the loosenessness which exists among Unitarians. He says he is tired of living out on the prairies. This is simply the old complaint over again. We are not a sect; we are a free body, responsible to God for our reason and our judgment, as well as our acts. We have freedom for our inheritance, and we must have freedom for our guide. We cannot make the displays that other churches can, but, for my own part, give me the compensations of liberty and freedom rather than everything a sectarian can give, or the wealth and honor that great communities can impart. For myself, give me the prairie on which I can build my own home, build it in my own way, and have it for my own, so long as it has the boundless landscape of nature and the roof of heaven for its shelter, rather than the palaces in the midst of cities where liberty of thought and belief is swallowed up in the depths of creed and sectarianism. The second reason Mr. HEPWORTH gives is the negation, the demolition and ridicule of the Bible indulged in by us Unitarians. We criticise the Bible because there are things in the Bible which hide and obscure truths, and we criticise it by the light of reason, philosophy and science. Mr. HEPWORTH accepts the incarnation of Christ. He says he accepts it because it gives him a strength and a support which he never had before. We accept Christ's incarnation. We believe that the God within us responds to the God without. It is Mr. HEPWORTH that negates and denies. We love Jesus Christ, we revere him, we adore him. But when we make Christ a deity, He ceases to be an example to us, and is removed from our veneration as well as our sympathy. This doctrine brings God down from His supreme elevation to our level. It presents no definite object of worship. It crowds out of the mind the idea of the great being. It makes Christ no more compassionate, no more loving, than our Heavenly God. The second fact he gives was made to respond to the ideas of humanity. The thing is not what sort of a God we fancy we want, for we know not our own wants. God alone, who is unchangeable, and who has formed us, and not we him, Knows what is best for us, holds us in his hands, to mold us as he will.

The Dangers of Sentimentality—Sentimental Religion—Sermon by O. B. Frothingham.

Rev. O. B. FROTHINGHAM, pastor of the Free Society worshiping in Lyric Hall, opposite Reservoir-square, preached yesterday on the subject of "Sentimental Religion." In the course of his sermon, and in illustration of the manner in which the sympathies of the world are swerved by sentimentalism, the preacher took occasion to refer to the death of the late JAMES FISK, Jr. There had recently fallen by a bullet, he said, one who had been an outlaw of society, a dissolute man, who made a mock of decency, to whom the word Christianity meant nothing; who neither looked back with regret nor forward with longing; a greedy man with a conscience that never recarded the binding force of Divine law. And because such a man happened to be shot down in this old, romantic way, the sentimentalism of the community gives him its sympathy. Forgetting the wretched life degraded, the man himself had swindled, and his outrages on society, he is pitied and his slayer is called a murderer. It is forgotten how the latter may have been drawn within the toils of the slain, and then crushed by him; how, maddened to desperation his passion got the best of him, and in an insane moment, when judgment was temporarily dethroned, he did the deed, which is, doubtless, shocking to his own better nature. Forgetting all these, both as to the one and the other, the dead is covered with sympathy, and for the living all palliation is obliterated. Sentimentalism is also prominent in nearly every reform, coloring and distorting the truth, and causing philosophic minds, though deeply sympathizing, to stand aloof. In the anti-slavery movement there was much of this, the slave being painted as all that was good, the slaveholder as all that was morally hideous. In the woman reform, too, it is visible, woman being painted as one against whose rights all men had conspired from the beginning. The greatest embarrassment to any good cause is when its objects are sought to be achieved by feeling divorced from judgment. In religion, perhaps, sentimentalism does the most. It takes hold of the feelings, and it is only when human hearts are wrung they ask for Divine consolation. Throughout all systems of the Christian religion there runs this taint of sentimentalism, appealing to the feelings, and worshiping the Divine in the form of woman, sympathizing with the physical sufferings Christ endured more than two thousand years ago, regarding all as children, and not as men. Christ is represented in his meekness and lowliness, a reed shaken by the wind, instead of a pillar of adamant on which to lean. DICKENS and HUGO were both sentimentalists, but with genius. The poet, according to these, were all good, and nothing could crush the sweet flowers which were blossoming all over the earth. This sentimentalism was fatal to any right view of human character, and, above all, to conscience. It falsifies life, fills the mind with hosts of illusions, and destroys that grand structure of sober, rational thought and judgment given to each to work out their destiny here below.

A Long Island Postmaster Shot by His Own Trap-Gun.

On Wednesday night, Mr. HENRY SMITH, Postmaster of St. James, Long Island, set a trap-gun so that any one entering the post-office without certain precaution would receive the contents of the weapon in his body. On two occasions, recently, burglars had entered his store, and, determined to punish those should they make another attempt, the victim mentioned Mr. SMITH adopted. After making all preparations, he retired, but returned for something forgot his trap, and, on entering the door, received the full charge in his lower limbs. About two hours later he was found by his friends, but lived only long enough to make an explanation.

Harlem Missionary Association.

A public meeting on behalf of the Harlem Missionary Association was held last evening at the Church of the Holy Trinity, Harlem. A review of the work of the Society for the past year was given, and addresses delivered by Rev. GEO. J. MILBURN, Rev. JOHN CROTON BURNS, Rev. W. MORTON MCVICKAR and Mr. CHAPIN, a missionary.

JUDGE BARNARD.

The Charges Against Him—An Investigation by the Sun and Tribune—Grand Jury to be Had Today—What the Accused has to Say for Himself.

Last evening a reporter visited Judge BARNARD at his residence, No. 12 West Twenty-first-street, to ascertain his views respecting the investigation to be commenced this morning into the charges made against him. The Judge was sitting at a small round table piled with papers, magazines and the latest books issued from the press. Handing his visitor a cigar, the Judge motioned him to a chair, and in ascertaining the object of his visit, said he was quite willing to answer any questions on the subject. The following conversation then ensued:

REPORTER—I understand, Judge, the Grand Jury are to go into an investigation of the charges against you to-morrow?

Judge BARNARD—That is so; they commence the business to-morrow.

REPORTER—May I ask, Judge, how the proceedings originated? Were you the mover in the matter?

Judge BARNARD—You must have read about the Bar Association. They went to Albany and preferred charges against me. They didn't name me, but I knew what they were after.

REPORTER—How did the Grand Jury get to talk it up?

Judge BARNARD—I went before the Grand Jury. I handed in my list of names. I gave them about forty names—all my enemies. I said this thing is got to be gone through. I said, "If you find any proof, if you find any charge substantiated, and you present, I resign at once."

REPORTER—That shows your perfect consciousness of innocence; "thrice is he armed that hath his quarrel just;" and I suppose you have no doubt the investigation will end in a triumph for you?

Judge BARNARD—I want no triumph; but I am tired of this endless blackguarding and villifying.

REPORTER—In all probability there is a good deal of human nature in a Judge as in ordinary people?

Judge BARNARD (smiling)—Not a doubt of it. If they want to end all of me let them prove something and have done with it.

REPORTER—Are they your personal enemies, those people who are attacking you, or are they political opponents?

Judge BARNARD—I don't know one of them; I never saw WHEELWAY BRADY; I never saw SHANKS; I don't know one of them.

REPORTER—Was commenced that business of villifying you?

Judge BARNARD—I think it was commenced by Mr. SHANKS, of the *Tribune*, and Mr. JONES, of the TIMES. They are the fellows.

REPORTER—I believe SHANKS is subpœnaed as a witness, and HORACE GREELEY?

Judge BARNARD—SHANKS has got to show himself there. I have nothing to say about Mr. GREELEY. I like Mr. GREELEY, and I always did. He is a decent man.

REPORTER—Would you have any objection to furnishing me with your list of witnesses?

Judge BARNARD—Yes, I have. That matter is entirely in the hands of the District-Attorney and Grand Jury.

REPORTER—How do you account for the persistent attacks made on you, a Judge of the Supreme Court?

Judge BARNARD—Well, perhaps they think they are only doing a public duty. Perhaps so; but they have been at it fourteen years, and the thing has got to stop.

REPORTER—They are Republican organs that attack you. Perhaps they identify you with Tammany in some shape?

Judge BARNARD—Tammany is broken up; but here I am. I have nothing to be afraid of, and I have challenged scrutiny. Others have fled; but I fear nothing, and have nothing to fear. I hold my Court regularly every day. I do my duty, which I swore to do when I put on my ermine. I try 30,000 cases and my decisions remain unreversed. I have never wronged any man of a cent, and yet they go on villifying me. But it has got to come to a stop somewhere. If the public will not protect me from outrage I must take means to stop it. But I will violate no law.

REPORTER—You would not go in for actions to recover damages?

Judge BARNARD—Not for damages, oh no! I don't want their money. I began poor and I am a poor man today; but I don't want money. But you are not going to put all this down are you? In that what you newspaper men call an interview? I hope you won't make me say anything I didn't say?

REPORTER—I have a remarkably retentive memory, Judge, and will not make any mistake.

Judge BARNARD—As I said, I want the investigation to go right on. I went before a Grand Jury not one of whom I know. They are making desperate efforts to break up the Grand Jury, but it won't do, and in any case I would have another in February, and the inquiry must go on. I didn't ask for a good show for myself, but the Grand Jury held their inquiry in secret, and I abide by the result. However, the Court stenographer will be there to take notes, and I can call I want. The testimony will be published every evening, and I can see what they have to say. I want the public to know whether they have got such a bad man on the Bench. I want all the pent-up malice of my enemies to do its best. Out of a million and a half of people, surely there ought to be able to produce some evidence if I have committed a wrong act. They even go to the length of reporting me as present as all sorts of places—they had me as witnessing a dog-fight in Hoboken the other day—these people who are constantly committing little indiscretions assail me who am never out of my house after 9 o'clock in the evening. I have plenty to do at home, plenty to study all the time.

REPORTER—The Grand Jury, I expect, cannot be very long in coming to a decision?

Judge BARNARD—They ought to get through in a short time. If there is anything to be laid to my charge it ought to come out. If I wrong a man a cent or ever wronged any man, it has got to come out. They talk of "the Ring." Why, if I hadn't by my injunction stopped the supplies, the Ring would have foundat it out and beaten them. But I meant to do my duty, and will always do it.

REPORTER—You had plenty of opportunities of wrong doing if you were so inclined.

Judge BARNARD—I could have made millions if I violated my public duty. I had opportunities every day. No man—no Judge perhaps in the world—had more opportunities, as every one knows. But I never belonged to the loafer class. Every one knows my history. I came here from. I was raised in Poughkeepsie. I have no printing-office over a church-yard that belongs to the City. I was never turned out of the *Herald* for stealing, and out of *Harper's Weekly* for attempting to seduce a lady and couldn't. The investigation will prove whether any man has a right to assail me.

The conversation then terminated.

AN INSURANCE INVALID CORPS.

Proposed Catalogue of Rejected Life Insurance Applicants—Opinions of Insurance Officers—Its Objectionable Features.

A plan has been under discussion for some time past among certain life insurance officers for the better protection of the companies against fraudulent representations on the part of applicants for policies. This plan, inspired, it is understood, by Mr. HENRY S. OLCOTT, Secretary of the National Insurance Convention, contemplates the organization of a "Bureau of Rejected Life Applications," to which each company shall send a daily report, on uniform printed blanks, of the names, ages, residences, occupations, &c., of the rejected applicants, with the name of the medical examiner by whom the candidate was rejected, together with the office number of the application. These several reports are to be consolidated into a morning report, printed and issued daily to the companies under the certificate of the Bureau as to correctness. The purpose of this is obvious. The estimate of human veracity which the Psalmist adopted in his haste is to be taken as the deliberate conviction of the companies connected with the Bureau, and all temptation to answer falsely the question, "Have you ever before made application for life insurance?" is to be removed from the applicant, whose detection would be sure to follow, should he fall an unpruth,) upon the examination of the Morning Reports on file in the office. In furtherance of this scheme a circular has been issued to officials of the life insurance companies of this City, and signed by Mr. JOHN DEWITT, President of the United States Life Insurance Company. Although marked "confidential," its contents have become known to many persons interested in, though not officially connected with, the life insurance business, and have created considerable comment and criticism. The circular states the plan for the organization of the proposed Bureau, and calls for expressions of opinion concerning it from the officers to whom it is sent, and the different opinions are to be submitted to the Executive Committee of the Insurance Convention for their guidance in adopting Mr. OLCOTT's plan, if proposed.

Impressed with the important influence for good or evil which this plan, if carried out, would have upon the life insurance interests, and bearing in mind the failure of a somewhat similar scheme, attempted some years ago by Mr. N. D. Morgan, formerly of the Manhattan Life Insurance Company, the writer called upon the officers of nearly all the leading companies in this City, and also some of lesser note, to obtain their views as to the practicability of the project, the probabilities of its being carried into operation, and the effect likely to follow. The following are the results of the visitor's gathering:

As to the desirability of any system of co-operation between life companies, there is a decided difference of opinion. While some thought that a league for mutual protection should be formed, others held that it would be better for the companies themselves, as well as for the public, if each company depended solely on itself, and carefully kept its business independently of all others. Of the former opinion were some of the more conservative men, who are jealous of the benefits to be derived from association with experienced veterans of the guild. And among this class were found pretty much the only officers who favored the bureau scheme. They, it seems, are more likely to be deceived by fraudulent applicants than the older companies, though why this should be the case, with equally skilful physicians at their command, was not made apparent.

In the older companies, with one exception, the expressions of opinion concerning the bureau were freely given, and were in every instance adverse to its organization. The objections were many, but had nearly all occurred to each officer called upon. It was suggested by one gentleman of large experience that the machinery would be expensive and cumbersome. The printing of a daily bulletin would involve a great outlay, and very soon the files of rejected names would become too large to be practically useful. Ten rejections a day is a small average. This in a year would amount to more than 3,600. To search through these, as each applicant presents himself would involve a labor for which there would be no compensating advantage. Very little stress is laid upon the fact of greater reflection by the other companies. If the question of previous application be asked it is simply for the purpose of guiding the physician in his examination. One company—the Mutual—doesn't allow the question to be asked.

A question of honorable dealing is involved. The applicant for insurance makes revelations of the most private nature concerning himself and his family history. The best minions consider that it would be a gross violation of confidence to publish these revelations, or the opinion deduced from them, to other companies, between whom and the applicant there is no privity. Indeed, it is questionable whether such a publication might not be libelous in its character. Concerning the right of a medical examiner to divulge the facts confided to or discovered by him as a physician there is no question. He is not released from his Hypocratic oath when employed by a company instead of an individual. It is answered that no wrong is done to the rejected applicant if he came before the company with the distinct understanding of the course which will be pursued, then it remains to be considered what would be the effect of such action upon the companies. It is thought there would be a large falling off of insurance applicants. "There is no time," said the Vice-President of the Equitable Company, "in speculating as to the effect of such a system. Ask yourself if you would apply for a policy with even a *possibility* before you of being published as an unsound man!"

Another objection was slightly alluded to once or twice, but not dwelt upon with especial force. It is hinted that there are companies who are on the look out for doubtful cases, and who snap them up with avidity. To such the Bureau would be a benefit, for the rejected would be neither such companies, nor the victims, who would plunge into their maws with open eyes are worthy of consideration in discussing this subject. The question is raised, however, whether the respectable companies can afford to cater to fraudulent institutions which bring discredit on the business.

These are some of the objections urged by the insurance officers visited against Mr. OLCOTT's scheme. It was the decided opinion that it could not be carried into operation, though several gentlemen expressed a willingness to outer some sort of a preventive union. It seems as though it would be better, free from the objectionable features of the one at present under discussion.

THE CUSTOM-HOUSE INQUIRY.

Saturday's Proceedings of the Committee of Investigation—Examination of the Head of the Seizure Bureau, Deputy Collector Clark.

Of the proceedings of the Congressional Investigating Committee into the affairs of the Custom-house on Saturday, a full verbatim report was given in the TIMES of yesterday. The following is a condensed statement of the testimony taken and the facts elicited:

The Committee were occupied exclusively in the examination of Deputy Collector CLARK, who is at the head of what is known as "the Seizure Bureau." Mr. CLARK explained in great detail the theory and practice of the system of the seizure of goods for frauds upon the revenue, and of the seizure of merchants' books for investigation. He showed substantially that so far as the Custom-house is concerned the system is in practice carefully guarded, and that if there is any abuse it arises under the operations of the special Treasury agents. He disclosed no such abuses, but the special agents will be and should be called upon to explain some statements which have been made by merchants. Mr. CLARK stated the facts as viewed by the officers of the Government in various cases of seizure, in which the merchants concerned have already told their story to the Committee. In the case of HEINEMAN & PAYSON, it appeared that the Collector, finding what he considered a *prima facie* case, submitted the facts to the District-Attorney, and that the latter, after some further investigation, made, at the request of the Collector, concluded that the Government could not probably succeed in forfeiting the goods, yet the claim to the unpaid duties remains still unsettled—the officers of the Government considering that a considerable sum remains still due, and the importers hardly deny it. As to retaining their books, it appears that there was more than one offer to return them, on their stipulation to produce them in the Court, or on their certifying copies to be correct. As to WHEELWAY's case, it appears that he defaulted on the proceedings in Court, and that judgment was obtained for the full amount claimed by the Government, and Mr. WHEELER paid its amount—over $120,000.

The following anonymous letter was read and placed in the hands of Police Superintendent KELSO, who will endeavor to ferret out the writer and bring him before the Committee:

JAN. 12, 1872.

To the Senate Committee:

GENTLEMEN—I have something which, if shown up, will no doubt go hard against the late Collector of the Port, and which I am of opinion you want, and of which I claim I am the only one, with the exception of Mr. Murray and the Collector, who can profit by it, that knows anything about it. It also concerns, and will no doubt injure Mr. Secretary ROBESON. It is in relation to a telegram signed by Mr. MURRAY in Philadelphia, and sent to Mr. ROBESON, Washington, with a view to aid a member of Congress. And now, gentlemen, what will you give to have this shown up, and can it be done without bringing my name in the publicity? Respectfully yours, W. A. P.

Address W. A. P., Station D Post-office.

Mr. CLARK was questioned closely as to the manner of conducting business in Col. HOWE's office and as to the cause of most of the seizures of invoices, &c., which, according to his testimony, is because of alleged undervaluation on the part of merchants.

The following is the principal portion of his testimony in regard to compromised cases:

Q.—Who are the parties to a compromise? A.—The District-Attorney and the heads of the Treasury.

Q.—Have you a record of cases in which money has been paid? A.—No; money is paid into my hands; it is paid in the registry of the Court, and then to the Collector, who deposits it to the credit of the Government; a duplicate copy of the record of the Court is sent to the Collector; these show the gross amounts paid and the deductions made for all sources; it also shows the amount accruing to the United States; there is also an account of the amount paid informers, &c.

Senator BAYARD asked for an order directing the production of books and papers containing such information.

Q.—Do you know of offers of a settlement by officers to merchants whose books were seized? A.—I do not.

Q.—Do you know that offers have been made to accept a smaller sum than that originally claimed as the basis of a compromise? A.—I know where a certain sum has been offered, and it was rejected as insufficient; I don't know of any instance where the Treasury agents themselves have made offers to compromise a case; I have never been present when such an offer was made by a responsible officer of the Government, nor have I any subject.

Q.—Do you know where merchants have been threatened with indictment as well as having a demand made for money? A.—I don't know of any such case; I have myself been asked by parties whose goods were seized if they were subject to indictment.

Q.—Have you yourself stated that a merchant was liable to indictment, and an indictment would follow if a settlement was not made? A.—No. But I said to a person once when he asked me, that he was open to indictment; I don't know of any case where threats of this character were made in the event of a refusal to compromise, but I will not say that it has not been done.

Senator BAYARD called for the production of the names of the informers in Custom-house cases and the amounts they received.

Senator HOWE asked for the suspension of that evidence for the present.

Senator BAYARD—I think we should have the names of all persons who have Government money in their possession. I have grieved over the existence of informers in past years. They are a race of people not very honorable to the community in which they are tolerated.

The motion was not pressed.

Witness continued—I have known cases where goods have been seized and their value in money paid into the Court. The money is then liable to condemnation. I don't know of any case where a merchant paid money and got a free permit to go to the store and get those goods.

The understanding is, that in case of a compromise, no further proceeding will be instituted, and he will be granted free permit! A.—That is the understanding.

Q.—You have never known that violated? A.—No, Sir.

Q.—One-half of the seizure goes to the United States, one-fourth to the informer, and the remainder to the Collector and Naval Officer. Apart from these, do you know other distributions directed by law? A.—No; the informer is adjudged by the Judge or Secretary of the Treasury; the person mentioned in the record is not always recognized as the informer, and I have frequently seen a different state of things established.

Q.—In regard to the bonds given to the other parties, have you one, by an arrangement, received ten per cent from them of the amount they received? A.—I am sorry to say I have not.

LAW REPORTS.

COMMISSION OF APPEALS.

ALBANY, Jan. 13, 1872.

Before Hon. John A. Lott, Chief Justice; Hons. Ward Hunt, Robert Earl, Hiram Gray, W. H. Leonard, Commissioners.

No. 231.—Jones *vs.* Hamilton; over the Term.

No. 222.—Wm. P. Van Aken, respondent, *vs.* James Oates, appellant. Argued by Mr. F. L. Westbrook for respondent. No one appeared for appellant.

No. 224—Pitts Hoard, respondent, *vs.* Theo. Gere A. Peck, appellant. Over the Term.

No. 225—Buchanan *vs.* The Pioneer Paper Company. Over the Term.

No. 226—The Atlantic Dock Company *vs.* Russell Libby. Over the Term.

No. 320—Miller *vs.* Baldwin. Over the Term.

No. 331—Meyer *vs.* Godel. Over the Term.

No. 322—Ross *vs.* Mather. Over the Term.

No. 333 Kerr *vs.* Purdy et al. Over the Term.

No. 334—Powell *vs.* Jones. Over the term.

No. 335—Howes *vs.* Sawyer. Over the term.

No. 227½—Bodine *vs.* The Exchange Fire Insurance Company. Over the term without prejudice.

Ordered—That the next term of the Commission of Appeals be held on the first Tuesday of May next at the Court-house in the City of New-York.

DECISIONS.

COMMISSION OF APPEALS—JAN. 12, 1872.

Judgment Affirmed with Costs.—Day *vs.* Montauth; Marshall *vs.* New-York Central Railroad; Fonda *vs.* Gage; Miller *vs.* Knox; Gibbs *vs.* Van Buren; Stackpole *vs.* Robbins; Taylor *vs.* Spader; Schott *vs.* Schwartz; Hoffman *vs.* Armstrong; Ryan *vs.* Ward; Brackett *vs.* Wyman; Swartwout *vs.* New-Jersey Steamboat Company; McGraw *vs.* Berger; Eastwood *vs.* McNulty; Bunge *vs.* Koop; Rawson *vs.* Pennsylvania Railroad Company; Gray *vs.* Norris; Kellogg *vs.* Pike; The Merchants' Bridge Company *vs.* Simpson; Central Bank of Troy *vs.* Hayden; W. J. Oliver, Bank of Troy *vs.* Hayden, P. T.; Tyler *vs.* Heydorn; Griswold *vs.* Cook; Thorp *vs.* Keokuk Coal Company; Jeffers *vs.* Cochrane; Commercial Bank of Albany *vs.* Van Ryck; Fitch *vs.* Russell; Divoll *vs.* Henekan; Baldwin *vs.* Reid; Potter *vs.* Bank *vs.* Sheldon; Gallotti *vs.* Enstbrook; Church *vs.* Freeman; Brewster *vs.* Hook; Phillips *vs.* Clark; Wakeman *vs.* Brisbane; People, ex rel. Westbrook *vs.* Trustees of Ordensburg; Cook *vs.* Holt; Hammett *vs.* Linneman.

Judgment affirmed by default with costs—Strong *vs.* Edwards; Edwards *vs.* Conger; Whipple *vs.* Whipple; Cleveland *vs.* Freeman.

Order affirmed, with costs—Tillotson *vs.* Wolcott.

Judgment reversed, new trial granted, costs to abide event—Hadden *vs.* Dimick; Whitehouse *vs.* Bank of Cooperstown; Greene *vs.* Blank; Forrester *vs.* Happy; Mosher *vs.* Smith; Smith *vs.* Fox, No. 1; Smith *vs.* Fox, No. 2; Lent *vs.* Great Western Railroad Company; Krom *vs.* Levy; Voorhies *vs.* McGinnis; Cole *vs.* New-York Central Railroad Company; Lanning *vs.* Carpenter; Pitcher *vs.* Hennessy.

Order of General Term reversed and judgment on the report of referee affirmed, with costs—Stickney *vs.* Barrow; Thomas *vs.* Barlow; Brand *vs.* Brand.

Order of General Term reversed and judgment of the County Court affirmed, with costs in Supreme Court and Court of Appeals—Tanner *vs.* Hills.

Order of General Term reversed and judgment of Special Term affirmed, with costs—White *vs.* Williams.

Judgment modified by deducting therefrom $29 50, with interest, from April 24, 1865, and as thus modified affirmed, with costs—The Waine and Ontario Institute *vs.* Blackman.

Order of General Term affirmed and judgment absolute ordered against the appellant, with costs—Everett *vs.* Everett.

Order of General Term affirmed and judgment absolute ordered against the defendant with costs—Richardson *vs.* Crandall.

Judgment affirmed, with costs to the plaintiff and referee, to be paid out of the appellant's share in the surplus, and in case of deficiency by him personally—The Erie County Savings Bank *vs.* Sherwood.

Order of General Term reversed and judgment at the Circuit affirmed with costs—Ludwick *vs.* Jersey City Insurance Company.

Order affirmed and judgment absolute ordered against the defendant with costs—Carver *vs.* Cregue.

Judgment reversed by default, and judgment to be entered against the defendant, Anthony P. Salter, on his demurrer, with costs of both Courts, unless he answers within ten days after notice of this judgment is served upon his attorney, which he is permitted to do on payment of the costs consequent on the demurrer in the Court below, including the costs, both of the Special and General Terms, and the costs on the appeal in the Court, and a new trial is ordered on the issue between the plaintiff and the defendant, David Salter; costs to abide the event—Lane *vs.* Talter.

All that portion of the judgment appealed from, which provides for the foreclosure and sale of the mortgaged premises, situate in Orleans County, particularly mentioned in the complaint of the Cambridge Valley Bank, plaintiff, and the defendants Sarah C. Worrell, said two actions tried together, affirmed, with the costs of the Cambridge Valley Bank on the appeals to the Supreme Court and Court of Appeals, to be paid by the referee out of the proceeds of the mortgaged premises. The residue of the said judgment, after the description of the premises situate in Orleans County mentioned and described in the mortgage sought to be foreclosed in the action of the Cambridge Valley Bank, plaintiff, reversed, and a new trial ordered in the action of Sarah C. Worrell, plaintiff, with costs to abide the event. The Cambridge Valley Bank *vs.* Delano; Worral *vs.* Elcheo; Bank of Lockport.

Proclamation made and Court adjourned *sine die.*

BROOKLYN NEWS.

The Citizens' Reform Committee.

A meeting of the Citizens' Reform Committee will be held this evening, when the Registry law, which was submitted on Thursday evening, will be taken up for consideration. It is rather an important document, and as members were furnished with a copy on Saturday morning, it is presumed that those who discuss it will be able to speak understandingly. It is thought, questionable, however, even if the Committee adopt it, whether the law will meet the approval of the Legislature, for the reason that members of that body have expressed the opinion that a law should be framed which shall be applicable to the whole State—which this is not.

Robbery by Garrotting.

On Saturday evening, while J. H. VAN NORDOFF, a professor of music, residing at No. 170 Fort Green-place, was passing through De Kalb-avenue, near Elliot-place, he was followed by three men, one of whom suddenly caught